Module 11
Longevity (Rs age 65 and older) and Retirement (Rs < 65)

Preload needed:

Respondent Gender: X060_R (code 1 male, 2 = female)

If married/partnered: Use existing fill from X065_R (code 1-2 = married, 3-4 = partnered)

Other section variables needed:

Respondent Age: A019

Hours per week working: J172

R Expects to go back to work: P016

If working for pay: J020

Fills for the 65 & over Rs:

Fill [FL_GENDER] constructed as follows (if it doesn't already exist):

IF R IS MALE (X060_R=MALE), FL_GENDER = "men"

ELSE IF R IS FEMALE (X060_R=FEMALE), FL_GENDER = "women"

Fill [FL_HI-LOW] constructed as follows:

IF V556 = 1 HIGHER THEN FL_HI-LOW = "higher"

ELSE IF V556 = 2 LOWER THEN FL_HI-LOW = "lower"

Fill [FL_F1] constructed as follows:

IF X060_R = MALE AND [A019 (R AGE) GE 65 AND LE 74] THEN F1='10'

ELSE IF X060_R = MALE AND [A019 (R AGE)GE 75 AND LE 90] THEN F1='5'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F1='15'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F1='10'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 75 AND LE 90] THEN F1='5'

Fill [FL_F2] constructed as follows:

IF X060_R = MALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F2='20'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F2='15'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 75 AND LE 84] THEN F2='10'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F2='25'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F2='20'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 75 AND LE 79] THEN F2='15'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 80 AND LE 84] THEN F2='10'

Fill [FL_F3] constructed as follows:

IF X060_R = MALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F3='25'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F3='20'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 75 AND LE 84] THEN F3='15'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 85 AND LE 90] THEN F3='10'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F3='30'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F3='25'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 75 AND LE 79] THEN F3='20'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 80 AND LE 84] THEN F3='15'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 85 AND LE 90] THEN F3='10'

Fill [FL_F4] constructed as follows:

IF X060_R = MALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F4='20'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F4='15'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 75 AND LE 84] THEN F4='10'

ELSE IF X060_R = MALE AND [A019 (R AGE) GE 85 AND LE 90] THEN F4='5'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 65 AND LE 69] THEN F4='25'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 70 AND LE 74] THEN F4='20'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 75 AND LE 79] THEN F4='15'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 80 AND LE 84] THEN F4='10'

ELSE IF X060_R = FEMALE AND [A019 (R AGE) GE 85 AND LE 90] THEN F4='5'

FILLS F1 - F4 BY AGE AND GENDER

	Males					Females			
Age	F1	F2	F3	F4		F1	F2	F3	F4
65-69	10	20	25	20		15	25	30	25
70-74	10	15	20	15		10	20	25	20
75-79	5	10	15	10		5	15	20	15
80-84	5	10	15	10		5	10	15	10
85-90	5	-	10	5		5	-	10	5

Note: See page 7 for the table of values for fills F5 and F6.

Fills for the <65 respondents:

Fill [FL_V564] constructed as follows:

IF J020 = 1 (working) THEN Fill [FL_V564] = 'At what age do you expect you will stop working permanently?'

ELSE IF J020 = 5 (not working) THEN Fill [FL_V564] = 'Imagine that you found a job in the next few months. In that case, at what age do you expect you would stop working permanently?'

ELSE (J020 = DK, RF, OR BLANK) GO TO END OF MODULE

Fill [FL_V566] constructed as follows:

IF V564 NOT 996 (NOT never retire) THEN Fill [FL_V566] = 'Now imagine that you earned one third less. At what age do you expect you would stop working permanently?

ELSE IF V564 = 996 THEN Fill [FL_V566] = 'Now imagine that you were offered the same job you do now, but you earned one third less than you do now. In this case, at what age do you expect you would stop working permanently?

Fill [FL_V570] constructed as follows:

IF J020 = 1 (working) THEN Fill [FL_V570] = 'Now, suppose that you find out tomorrow that the value of your retirement accounts has decreased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?'

ELSE IF J020 = 5 (not working) THEN [FL_V570] = 'Continue to assume that you found a job in the next few months. Now, suppose that you find out tomorrow that the value of your retirement accounts has decreased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?'

Fill [FL_V571] constructed as follows:

IF V564 NOT 996 THEN Fill [FL_V571] = 'Suppose, instead, that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?'

ELSE IF V564 = 996 AND J020 = 1 (never retire & working) THEN Fill [FL_V571] = 'Now, suppose that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?'

ELSE IF V564 = 996 and J020 = 5 (never retire & not working) THEN Fill [FL_V571] = 'Continue to assume that you found a job in the next few months. Now, suppose that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?'

Variables in this module: V551-V572,V583-V588

IF THIS IS A PROXY INTERVIEW (A009={2 *or* 3}), GO TO END OF MODULE

[SELF-INTERVIEWS ONLY]

V551 BRANCHPOINT: IF (R AGE) <65 GO TO V562 BRANCHPOINT
ELSE IF R IS OVER AGE 90 GO TO END OF MODULE

V551_LIVE_F1YEARS
PERCENT CHANCE OF LIVING FILL_F1 YEARS

What is the percent chance that you will live at least [FL_ F1] more years?

_____ PERCENT (RANGE 0 – 100)

998. DK
999. RF → GO TO V554

V552_LIVE_F2YEARS
PERCENT CHANCE OF LIVING FILL_F2 YEARS

And what is the percent chance that you will live at least [FL_ F2] more years?

_____ PERCENT (RANGE 0 – 100)

998. DK
999. RF → GO TO V554

V553_RLIVE_F3YEARS
PERCENT CHANCE OF LIVING FILL_F3 YEARS

And what is the percent chance that you will live at least [FL_ F3] more years?

_____ PERCENT (RANGE 0 – 100)

998. DK
999. RF

V554_PCTLIVE-F4YRS
NUMBR RS AGE AND GENDER LIVING F4 YEARS

Out of a group of 100 [FL_GENDER] your age, how many of them do you think will live at least [FL_F4] more years?

_____ NUMBER (RANGE 0 – 100)

998. DK → GO TO V556 (Q6)
999. RF → GO TO V556 (Q6)

V555_ NUMLIVE-F3YRS
NUMBR RS AGE AND GENDER LIVING F3 YEARS

And how many of them do you think will live at least [FL_F3] more years?

4

_____ NUMBER (RANGE 0 – 100)

    998. DK
    999. RF

V556_HILOW-F4YRS
R MORE OR LESS LIKELY TO LIVE F4 YEARS

According to statistics, out of 100 [FL_GENDER] your age about [FL_F5] should live at least [FL_F4] more years on average. Would you say your chances of living at least [FL_F4] more years are higher than that, lower than that, or about the same?

    1. Higher
    2. Lower
    3. About the same → GO TO V558
    8. DK → GO TO END OF MODULE
    9. RF → GO TO END OF MODULE

V557_F4LOT-HI-LOWER
LOTS HI-ER-LOWER THAN F4 AVG FOR AGESEX

Would you say a lot [FL_HI-LOW] or a little [FL_HI-LOW]?

    1. A lot (higher/lower)
    2. A little (higher/lower)
    8. DK
    9. RF

V558_RLIVE-F4YRS
CHANCE R WILL LIVE AT LEAST F4 MORE YRS

If you had to put a number on it, what would you say your chances are of living at least [FL_F4] more years?

    _____ PERCENT (RANGE 0 – 100)

    998. DK
    999. RF

V559_ HILOW-F3YRS
R MORE OR LESS LIKELY TO LIVE F3 YEARS

According to statistics, out of 100 [FL_GENDER] your age about [FL_F6] should live at least [FL_F3] more years on average. Would you say your chances of living at least [FL_F3] more years are higher than that, lower than that, or about the same?

    1. Higher
    2. Lower

3. About the same → GO TO V561
8. DK → GO TO END OF MODULE
9. RF → GO TO END OF MODULE

V560_F3LOT-HI-LOWER
LOTS HIGHER OR LOWER THAN F3 AVG FOR AGESEX

Would you say a lot [FL_HI-LOW] or a little [FL_HI-LOW]?

1. A lot (higher/lower)
2. A little (higher/lower)
8. DK
9. RF

V561_RLIVE-F3YRS
CHANCE R WILL LIVE AT LEAST F4 MORE YRS

If you had to put a number on it, what would you say your chances are of living at least [FL_F3] more years?

_____ PERCENT (RANGE 0 – 100)

998. DK
999. RF

---------------------------------GO TO END OF MODULE ---------------------------------

FILL TABLE FOR FILLS F5 – F6

Complex fill involving R's age and gender. Fill value represents survival probabilities for single years of age (from age 65-90).   Each fill will yield total of 50 unique fill values.

NOTE: ENTRIES ARE NUMBER OF PERSONS OUT OF 100 OF AGE X (R'S AGE) WHO WOULD BE EXPECTED TO SURVIVE TO INDEX AGE AS DEFINED BY FILLS 3 AND 4. THE PAIRINGS ARE F5 (PROBABILITY) OF LIVING F4 MORE YEARS AND F6 (PROBABILITY) OF LIVING F3 MORE YEARS.

Fills 5 and 6 by age and gender

Age	Males F5	Males F6	Females F5	Females F6
65	41	21	33	13
66	38	18	29	11
67	34	15	25	8
68	31	12	21	6
69	27	10	18	5
70	46	23	35	14
71	42	20	31	11
72	38	17	27	9
73	35	14	23	7
74	31	11	19	5

75	53	27	38	16
76	50	23	34	13
77	46	20	30	10
78	42	17	26	8
79	38	14	22	6
80	34	11	46	19
81	30	9	41	15
82	27	7	37	12
83	23	5	33	10
84	19	4	29	8
85	51	16	60	25
86	47	13	57	21
87	43	11	53	18
88	39	8	49	15
89	36	7	45	12
90	32	5	41	10

Module 11 -- Retirement (Rs < 65)

V562 BRANCHPOINT: IF J020 = DK OR RF OR BLANK OR (IF R IS NOT WORKING NOW (J020 = 5) AND R DOES NOT EXPECT TO WORK IN THE FUTURE (P016 = 0)) GO TO END OF MODULE
ELSE IF R REPORTED WORKING LESS THAN 35 HOURS PER WEEK (J020 = 1 AND J172 < 35 OR DK OR RF) GO TO V563 BRANCHPOINT

V562_STOPFULTIME
AGE R WILL STOP WORKING FULL TIME

The next few questions ask about the age at which you expect you will stop working altogether. Some things that may happen in your life may make you want to work longer, some may make you want to stop working earlier. We want to know what you expect on average.

At what age do you expect you will stop working full time?

_____ Age (Range 30 – 120)

997. R says s/he is not working full time
998. DK
999. RF

V563_CONFIRM
CONFIRM THAT R EXPECTS TO WORK

Earlier you mentioned that there is some chance that you will work for pay at some point in the future.   Is that correct?

1. YES
5. NO → GO TO END OF MODULE
8. DK → GO TO END OF MODULE
9. RF → GO TO END OF MODULE

V564_AGENOWORK
WHEN WILL R STOP WORKING PERMANENTLY

[FL_V564]
If R is working: At what age do you expect you will stop working permanently?

If R is not working: Imagine that you found a job in the next few months. In that case, at what age do you expect you would stop working permanently?

_____ Age (Range 30 – 996)

996. R would never retire → GO TO V566
998. DK
999. RF

V565_IF30PCTMORE
AGE R WOULD STOP WRK IF EARNED ONE THIRD MORE

Now imagine that you were offered the same job you do now, but you earned one third more than you do now. In this case, at what age do you expect you would stop working permanently?

IWER: If R asks what one third more means, say: "Imagine that your annual earnings, including salary, overtime pay, bonuses, and other compensation all increase by one third."

_____ Age (Range 30 – 996)

    996. R would never retire
    998. DK
    999. RF

V566_IF30PCTLESS
AGE R WOULD STOP WRK IF EARNED ONE THIRD LESS

[FL_V566]
<u>Never retire NOT true:</u> Now imagine that you earned one third less. At what age do you expect you would stop working permanently?
<u>R would never retire:</u> Now imagine that you were offered the same job you do now, but you earned one third less than you do now. In this case, at what age do you expect you would stop working permanently?

IWER: If R asks what one third less means, say: "Imagine that your annual earnings, including salary, overtime pay, bonuses, and other compensation all decrease by one third."

_____ Age (Range 30 – 996)

    996. R would never retire
    998. DK
    999. RF

V567_IDEALHOURS
NUMBER HOURS

Now suppose, instead, that you could work any number of hours you chose each week, and could earn wages and benefits proportional to the hours you worked. For example, you could work half of your current hours for your job and earn half of the current pay and benefits. If your job offered such flexible terms, how many hours per week would you choose to work?

_____ Hours (Range 1 – 97)

    98. DK → GO TO V569
    99. RF → GO TO V569

V568_IDEALSTOPWRK
AGE R STOP WORKING IF HAD IDEAL NUMB OF HRS

If you had the chance to work [Fill = # hours from V567] hours a week, at what age do you expect you would stop working permanently?

      _____ Age (Range 30 – 996)

    996. R would never retire
    998. DK
    999. RF

V569_IFRETIRACCT
IF 50K IN RETIREMENT OR SAVINGS ACCOUNTS

Do you [FL_ "and your spouse/partner"] have at least $50,000 savings in retirement accounts?

    1. YES
    5. NO → GO TO V571
    8. DK → GO TO V571
    9. RF → GO TO V571

  V570 BRANCHPOINT: IF V564 = 996 (R would never retire) GO TO V571

V570_AGELESSFUNDS
AGE R WOULD RETIRE IF HAD LESS FUNDS

[FL_V570]
<u>If R works for pay:</u> Now, suppose that you find out tomorrow that the value of your retirement accounts has decreased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?

<u>If R does not work for pay:</u> Continue to assume that you found a job in the next few months. Now, suppose that you find out tomorrow that the value of your retirement accounts has decreased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?

      _____ Age (Range 30 – 997)

Change made in datamodel 2: Code 997 deleted
    996. R would never retire

    998. DK
    999. RF

V571_AGEMOREFUNDS
AGE R WOULD RETIRE IF HAD MORE FUNDS

[FL_V571]
Never retire NOT true: Suppose, instead, that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?
R would never retire and R works for pay: Now, suppose that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?
R would never retire and R NOT working for pay: Continue to assume that you found a job in the next few months. Now, suppose that you find out tomorrow that the value of your retirement accounts has increased by one third of its current value. In this situation, at what age do you expect you would stop working permanently?

_____   Age (Range 30 – 995)

Change made in datamodel 2: Code 997 added
> 996. R would never retire
> 997. R has no retirement accounts
> 998. DK → GO TO END OF MODULE
> 999. RF → GO TO END OF MODULE

V572 BRANCHPOINT: IF V564 = 996 (R would never retire) GO TO END OF MODULE

V572_AGEIF10YEARS
AGE R WOULD RETIRE W/ 10 MORE YEARS

Now imagine that scientists discover a new medicine that adds an extra ten healthy years to your life. In this situation, at what age do you expect you would stop working permanently?

_____   Age (Range 30 – 996)

> 996. R would never retire
> 998. DK
> 999. RF

---   **END OF MODULE**   ---