

NOTE: FILL SPECIFICATIONS ARE LOCATED AT THE END OF THE MODULE.

V000 BRANCHPOINT: IF THIS IS NOT A SELF-RESPONDENT (A009 NOT 1), GO TO END OF MODULES

IF R IS ASSIGNED TO MODULE 1 (X009=1), CONTINUE ON TO V000

OTHERWISE, GO TO V000 BRANCHPOINT FOR MODULE (X009=2)

V000_ModuleIntro

Although we have finished the interview, we would like to ask you a few new questions. Some questions may be similar to questions we have already asked you, but the researchers are interested in how people respond when the questions are changed just a little.

- | | | |
|-----|---------------------------------|----------------------|
| 1. | R is willing | |
| 9. | R refused at Module Intro | GO TO END OF MODULES |
| 99. | R refused after starting Module | GO TO END OF MODULES |

V001_GETTINGALONG

How would you say you (and your [husband/wife/partner]) are getting along financially compared with [Fill1: [when you were [60/55/50] years old/five years ago] — about the same, better, or worse?

1. About the same
2. Better
3. Worse
4. Can't make comparison
8. DK
9. RF

V002_SATISFIEDWMONEY

Generally, how satisfied are you with the way you are living now — that is, as far as money and what you are able to have are concerned?

Would you say the way you are living is more than satisfactory, satisfactory, unsatisfactory, or very unsatisfactory?

1. More than satisfactory
2. Satisfactory
3. Unsatisfactory
4. Very unsatisfactory
10. DK
11. RF

V003 BRANCHPOINT: IF R DID NOT REPORT THAT IS PARTIALLY OR COMPLETELY RETIRED (J578 {NOT 3 and NOT 5}), GO TO V017 BRANCHPOINT

V003_AGERETIRECOMPLETELY

The next series of questions ask you about your expected financial condition in the year after you will retire or stop working completely.

When do you think you will retire completely?

- | | |
|--------------------------------|------------------------|
| ENTER AGE [18 – 94] | GO TO V005 |
| 94. Age 94 or older | GO TO V005 |
| 95. Question not relevant to R | GO TO V017 BRANCHPOINT |
| 96. Never | GO TO V017 BRANCHPOINT |
| 97. Answered in years | |
| 98. Don't Know | GO TO V005 |
| 99. Refused | GO TO V017 BRANCHPOINT |

V004_YEARRETIRECOMPLETELY

_____ YEAR RETIRE COMPLETELY (2006 — 2080)
DK
RF

V005_LOOKINGFORWD-RETIRE

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. [Vol] Pro-con; mixed feelings | |
| 5. Uneasy | |
| 8. DK | GO TO V017 BRANCHPOINT |
| 9. RF | GO TO V017 BRANCHPOINT |

V006 BRANCHPOINT: IF R DID NOT KNOW WHEN WOULD RETIRE (V003=98), GO TO V017 BRANCHPOINT

V006_AMTINCOMENEEEDED

About how much income do you think you (and your [husband/wife/partner]) will need per month or per year after full retirement?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____ Amount >0
0 GO TO V008
DK GO TO V008
RF GO TO V008

V007_AMTINCOMENEEEDEDPER

Is that per month or per year?

PER:

- 4. Month
- 6. Year
- 8. DK
- 9. RF

V008_AMTINCOMEHAVE

About how much income do you think you (and your [husband/wife/partner]) will actually have per month or per year after full retirement?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____ Amount >0
0 GO TO V010
DK GO TO V010
RF GO TO V010

V009_AMTINCOMEHAVEPER

Is that per month or per year?

PER:

- 4. Month
- 6. Year
- 8. DK
- 9. RF

V010_AMTSAVINGSWHENRETIRE

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?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____ Amount >0
 0
 DK
 RF

GO TO V014
 GO TO V015

V011-V013 UNFOLDING PROCEDURE

Question text: Does it amount to less than \$____, more than \$____, or what?

PROCEDURE: 2Up1Down
 BREAKPOINTS: \$2,500, **\$10,000**, \$50,000, \$250,000
 ENTRY POINT: \$10,000

V014_EXPECTTODRAWRETIRED

Do you expect that it will be necessary to draw on these funds to meet regular living expenses?

1. YES
5. NO
8. DK
9. RF

V015_RETIRE-PROBLEMSOROK

Will you be able to get along all right when you retire, or will retirement cause financial problems for you?

1. Get along all right
5. Cause financial problems
8. DK
9. RF

V016_RETIRE-LIVINGST-UPORDOWN

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 about the same as now
4. Decline somewhat
5. Decline a lot
8. DK
9. RF

****END OF SERIES FOR NON-RETIRED AND PARTIALLY RETIRED INDIVIDUALS.****

BEGINNING OF SERIES FOR FULLY RETIRED INDIVIDUALS AND INDIVIDUALS WHO DON'T KNOW WHEN THEY WILL RETIRE

V017 BRANCHPOINT: IF R IS NOT COMPLETELY RETIRED (J578 NOT 1) *and* DID NOT SAY DIDN'T KNOW WHEN WOULD RETIRE (V003 NOT 98), GO TO V028 BRANCHPOINT

V017_5YRINCOMENEEEDED

The next series of questions ask you about your expected financial condition five years from now.

About how much income do you think you (and your [husband/wife/partner]) will need per month or per year in five years?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____ Amount >0

0

GO TO V019

DK

GO TO V019

RF

GO TO V019

V018_5YRINCOMENEEEDEDPER

Is that per month or per year?

PER:

4. Month

6. Year

8. DK

9. RF

V019_5YRINCOMEHAVE

About how much income do you think you (and your [husband/wife/partner]) will actually have per month or per year in five years?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____ Amount >0

0

GO TO V021

DK

GO TO V021

RF

GO TO V021

V020_5YRINCOMEHAVEPER

Is that per month or per year?

PER:

4. Month

6. Year

8. DK

9. RF

V021_5YRAMTSAVINGS

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 five years from now?

[IWER: ENTER \$0 — DOES NOT ANTICIPATE HAVING FUTURE INCOME]

\$ _____	Amount >0	GO TO V025
0		GO TO V026
DK		
RF		

V022-V024 Unfolding Sequence

Question text: Does it amount to less than \$ _____ , more than \$ _____ , or what?

PROCEDURE: 2Up1Down
 BREAKPOINTS: \$2,500, **\$10,000**, \$50,000, \$250,000
 ENTRY POINT: \$10,000

V025 BRANCHPOINT: IF R DID NOT GIVE AN AMOUNT THAT S/HE EXPECTS TO HAVE IN SAVINGS/RESERVE FUNDS IN 5 YEARS (V024 = { 98 or 99}), GO TO V026

V025_EXPECTTODRAW-NOTRETIRED

Do you expect that it will be necessary to draw on these funds to meet regular living expenses?

1. YES
5. NO
8. DK
9. RF

V026_5YR-PROBLEMSOROK

Will you be able to get along all right in five years or will you have financial problems at that time?

1. Get along all right
5. Cause financial problems
8. DK
9. RF

V027_5YR-LIVINGST-UPORDOWN

In five years from now, 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 | GO TO END OF MODULE 1 |
| 2. Increase somewhat | GO TO END OF MODULE 1 |
| 3. Stay about the same as now | GO TO END OF MODULE 1 |
| 4. Decline somewhat | GO TO END OF MODULE 1 |
| 5. Decline a lot | GO TO END OF MODULE 1 |
| 8. DK | GO TO END OF MODULE 1 |
| 9. RF | GO TO END OF MODULE 1 |

END OF SERIES FOR INDIVIDUALS WHO ARE NOT FULLY RETIRED

V028 BRANCHPOINT: IF R IS NOT COMPLETELY RETIRED (J578 NOT 1), GO TO END OF MODULE 1

BEGINNING OF SERIES FOR FULLY RETIRED INDIVIDUALS

V028_LIVINGST-FULLYRETIRED

Considering income and expenses, is your standard of living better, about the same, or not as good as before you retired?

- | | |
|-------------------|-----------------------|
| 1. Better | |
| 3. About the same | GO TO END OF MODULE 1 |
| 5. Not as good | GO TO V030 |
| 8. DK | GO TO END OF MODULE 1 |
| 9. RF | GO TO END OF MODULE 1 |

V029_STLIVINGBETTER

Is it much better, somewhat better, or a little better?

- | | |
|--------------------|-----------------------|
| 1. Much better | GO TO END OF MODULE 1 |
| 3. Somewhat better | GO TO END OF MODULE 1 |
| 5. A little better | GO TO END OF MODULE 1 |
| 8. DK | GO TO END OF MODULE 1 |
| 9. RF | GO TO END OF MODULE 1 |

V030_STLIVINGWORSE

Is it much worse, somewhat worse, or a little worse?

- | | |
|-------------------|--|
| 1. Much worse | |
| 3. Somewhat worse | |
| 5. A little worse | |
| 8. DK | |
| 9. RF | |

END OF SERIES FOR FULLY RETIRED INDIVIDUALS

END OF MODULE 1 — GO TO END OF MODULES

SPECIFICATIONS FOR FILLS:

Fill1:

IF R IS AGE \geq 65 FILL1 ="when you were 60 years old"
IF R IS AGE 60 – 64 FILL1 = "when you were 55 years old"
IF R IS AGE 55 – 59 FILL1 = "when you were 50 years old"
IF R IS AGE <55 – FILL1 = "five years ago"