HRS 2020 -- Module 9: Longevity and Regret
FINAL VERSION -- 05/01/2020

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NOTE ABOUT BRANCHPOINTS:

Where there is more than one jump within a branchpoint box, the jumps are to be applied in order from the top.

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NOTE ABOUT COLORS AND MODE:

All question text in black is for the core interview (except if CAPI and CAWI text is the same).

Question text and codes in teal denotes CAWI (Web). The CAWI text will always be directly after the CAPI text. If wording is the same in both CAPI (Iwer Administered) and CAWI (Web), the text is black.

Otherwise, black text for codeframes, interviewer instructions, jumps and branchpoints, etc., which can apply to both the CAPI and the CAWI interview unless specified otherwise or there is a CAWI alternative.

On a black-and-white hard copy of the document, the TEAL text will appear somewhat lighter than the original black.

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MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES

If X009 (RANDOM 1-10) = 10
R'S AGE (A019)

TABLES FOR FILLS:

FILLS F3-F4 AGE AND GENDER				
	Male		**Female**	
Age	**F3**	**F4**	**F3**	**F4**
50-54	40	35	45	40
55-59	35	30	40	35
60-64	30	25	35	30
65-69	25	20	30	25
70-74	20	15	25	20
75-79	15	10	20	15
80-84	15	10	15	10
85-90	10	5	10	5

	F5	
Age	**Male**	**Female**
50	38	31
51	34	27
52	31	23
53	27	20
54	24	16
55	39	32
56	35	28
57	32	24
58	28	20
59	25	17
60	41	32
61	37	28
62	34	24
63	30	21
64	26	17
65	44	34
66	40	30
67	36	26
68	32	22
69	29	18
70	48	36
71	44	32
72	40	27
73	37	23
74	33	20
75	55	39
76	51	35
77	48	31
78	44	27
79	40	23
80	36	46
81	32	42
82	28	38
83	24	33
84	20	29
85	52	61
86	48	57
87	44	53
88	40	49
89	36	45
90	32	41

Random Variable (X041= 1 or 2 or 3) Where:

1 = Treatment 1 [ASKS FIRST 2 LONGEVITY Q'S AND ALL REGRET Q'S]

2 = Treatment 2 [ASKS ALL Q'S]

 3 = Control [ONLY ASK REGRET QUESTIONS]

V000 BRANCHPOINT: ASK IF THIS IS A SELF INTERVIEW (A009 =1) AND R IS BETWEEN THE AGES OF 62 AND 90 (A019 >= 62 BUT A019 < 91)
ELSE, GO TO END OF MODULE

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

[INSTR: IF R REFUSED BEFORE STARTING A MODULE, ENTER 9. IF R STARTED TO DO A MODULE AND THEN CHANGED HIS/HER MIND, ENTER 99.]

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
99. R REFUSED AFTER STARTING A MODULE

1. CONTINUE

NOTE: IF R LEAVES V000 EMPTY IN CAWI IT WILL BE TREATED AS A REFUSAL AND SKIP R OUT OF MODULES

V600 BRANCHPOINT: ASK IF THIS IS A SELF R (A009 =1) AND R IS ASSIGNED TO MODULE 4 (X009 = 4) AND R BETWEENn62 AND 90 (A019 >= 62 OR < 90)

IF R IS ASSIGNED TO CONTROL GROUP (X041= 3) THEN GO TO V604

LONGEVITY QUESTIONS

V600

What is the percent chance that you will live at least [F3*Sex*Current age] more years?

[INSTR: ENTER A NUMBER FROM 0 TO 100.]

PERCENT _____

998. DK
999. RF

V601

And what is the percent chance that you will live at least [F4*Sex*Current age] more years?

[INSTR: ENTER A NUMBER FROM 0 TO 100.]

PERCENT _____

998. DK
999. RF

V602 BRACNHPOINT: ASK IF X041= 2, ELSE GO TO V604

V602

Out of a group of 100 [men/women (specify R's Sex)] your age, how many of them do you think will live at least [F4*Sex*current age] more years?

[INSTR: ENTER A NUMBER FROM 0 TO 100.]

PERCENT _____

998. DK
999. RF

V603

According to statistics, out of 100 [men/women (specify R's Sex)] your age, about [F5*Sex*current age] will live at least [F4*Sex*current age] more years on average.

Would you say your chances of living at least [F4*Sex*current age] more years are higher than that, lower than that, or about the same?

1. HIGHER
2. ABOUT THE SAME
3. LOWER

8. DK
9. RF

REGRET QUESTIONS

V604

Think about your saving over your life: do you think that what you saved was too little, about right, or too much?

1. TOO LITTLE
2. ABOUT RIGHT …….. GO TO V610
3. TOO MUCH ………. GO TO V608

8. DK
9. RF

V605

Why do you think that you saved too little?

[INSTR: SELECT ALL THAT APPLY.]

1. EXPENSES
2. MEDICAL COSTS
3. TAXES
4. DEBT
V606
5. OTHER (SPECIFY): _____

8. DK
9. RF

V607

How much more do you think you should have saved by now?

$ _____ .00

V608 BRANCHPOINT: GO TO V610
V608

Why do you think that you saved too much?

1. EXPENSES
2. MEDICAL COSTS
3. TAXES
4. DEBT
V609
5. OTHER (SPECIFY): _____

8. DK
9. RF

V610

Do you currently have Long Term Care insurance? (Insurance for nursing home care)

1. YES
5. NO

8. DK
9. RF

V611

If you could do it all over again, do you think you would purchase more Long Term Care Insurance?

1. YES
5. NO

8. DK
9. RF

V612

Do you currently receive Social Security benefits based on your own work history?

1. YES
5. NO ……. GO TO V615

8. DK
9. RF

V613

At what age did you claim Social Security benefits?

AGE _____

8. DK
9. RF

V614

If you could do it all over again, do you think you would have delayed claiming Social Security until later, in exchange for higher benefit payments?

1. YES
5. NO

8. DK
9. RF

V615 BRANCHPOINT : GO TO V617

V615

At what age do you expect to claim Social Security benefits?

AGE _____

8. DK
9. RF

V616

Do you think you will delay claiming Social Security in exchange for higher benefit payments?

1. YES
5. NO

8. DK
9. RF

V617

Do you currently receive or expect to receive any lifetime income payments from an insurance provider?

1. YES
5. NO ….. GO TO V619

8. DK
9. RF

V618

If you could do it all over again, do you think you would have purchased a higher lifetime payment in exchange for a higher premium?

1. YES
5. NO

8. DK
9. RF

V619 BRANCHPOINT: GO TO V620

V619

If you could do it all over again, do you think you would have purchased a lifetime payment from an insurance provider?

1. YES
5. NO

8. DK
9. RF

V620

Do you feel financially dependent on someone other than yourself?

1. YES
5. NO …… GO TO V624

8. DK
9. RF

V621

Whom do you depend on?

1. SPOUSE OR PARTNER
2. CHILD
3. SIBLING
4. NEIGHBOR

V622

5. OTHER (SPECIFY): _____

8. DK
9. RF

V623

If you could do it all over again, do you think you would save more for retirement to avoid depending on them?

1. YES
5. NO

8. DK
9. RF

V624

Did you ever work for pay?

1. YES
5. NO ……… GO TO END OF MODULE

8. DK
9. RF

V625

Have you completely stopped working for pay?

1. YES
5. NO ………… GO TO V628

8. DK
9. RF

V626

At what age did you stop working for pay?

AGE _____

98. DK
99. RF

V627

If you could do it all over again, do you think you would have worked longer, stopped at about the same age, or stopped working sooner?

1. LONGER
2. STOPPED AT ABOUT THE SAME AGE
3. SOONER

8. DK
9. RF

V628 BRANCHPOINT: GO TO END OF MODULE

V628

At what age do you plan to stop working for pay?

AGE _____

98. DK
99. RF