

WORKING LONGER: AGING, WORK, AND
RETIREMENT PLANNING IN AMERICA

The Associated Press-NORC Center
for Public Affairs Research

Public Use File Codebook

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PRESENTED BY:

NORC at the University of Chicago
55 East Monroe Street
30th Floor
Chicago, IL 60603
(312) 759-4000



at the UNIVERSITY of CHICAGO

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Study Methodology

This survey, funded by The Alfred P. Sloan Foundation, was conducted by The Associated Press-NORC Center for Public Affairs Research between the dates of March 8 and March 27, 2016. Staff from NORC at the University of Chicago, The Associated Press, and The Alfred P. Sloan Foundation collaborated on all aspects of the study.

Interviews for this survey were conducted with adults age 50 and older representing the 50 states and the District of Columbia. The majority of the data were collected using AmeriSpeak®, which is a probability-based panel designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). Panel members were randomly drawn from AmeriSpeak®, and 739 completed the survey via the web and 320 completed via telephone. The unweighted survey completion rate is 40.6 percent, the weighted panel recruitment rate is 36.9 percent, and the weighted household panel retention rate is 94.3 percent, for a cumulative response rate for the AmeriSpeak® sample of 14.1 percent.

In addition to the interviews completed using AmeriSpeak®, which were all conducted in English, 16 telephone interviews were conducted in Spanish with households that were recontacted for this study after previously participating in a 2015 AP-NORC Center study and being identified as Spanish-speaking households. This previous study used a random digit dial sample of both landlines and cell phone numbers, as well as a list sample of Hispanic adults. The sample was provided by a third-party vendor, Marketing Systems Group, and this study screened for older adults. We only re-contacted households in which a respondent had completed the previous study in Spanish and indicated that they were at least 49 years of age in 2015. When re-contacting households for the present study, if we encountered households with more than one adult age 50 and older, we used a process that randomly selected which eligible adult would be interviewed. The sample included 9 respondents on landlines and 7 respondents on cell phones. Cell phone respondents were offered a monetary incentive for participating, as compensation for telephone usage charges. The response rate for this sample is 20.8 percent.

The total number of interviews completed for this study was 1,075, including 1,059 from the AmeriSpeak® panel, and 16 from the re-contacted sample. All telephone interviews were completed by professional interviewers who were carefully trained on the specific survey for this study. The combined response rate is 14.2 percent. The overall margin of sampling error is +/- 3.9 percentage points at the 95

percent confidence level, including the design effect. The margin of sampling error may be higher for subgroups.

Once the sample was selected and fielded, and all the study data were collected and made final, a weighting process was used to adjust for the study-specific sample design and any survey nonresponse. Study-specific base sampling weights were derived using a combination of the AmeriSpeak® final panel weight and the probability of selection associated with the sampled panel members. Since not all sampled panel members responded to the interview, an adjustment was needed to account for interview nonrespondents. This adjustment decreased potential nonresponse bias associated with sampled panel members who did not complete the interview for the study. The 16 completes from the re-contacted sample were added with appropriately assigned initial weights, which was approximated by the mean nonresponse adjusted weights of the Hispanic interview completes in the AmeriSpeak® panel. Furthermore, the interview nonresponse adjusted weights for all 1,075 eligible sampled completes were adjusted via a raking ratio method to population totals associated with the following socio-demographic characteristics: age, sex, education, race/ethnicity, and Census region. At this stage of weighting, any extreme weights were trimmed, and then weights were reraked to the same population totals. The weighted data, which reflect the U.S. population of adults age 50 and older, were used for all analyses.

About the Associated Press-NORC Center for Public Affairs Research

The AP-NORC Center for Public Affairs Research taps into the power of social science research and the highest quality journalism to bring key information to people across the nation and throughout the world.

- The Associated Press is the world's essential news organization, bringing fast, unbiased news to all media platforms and formats.
- NORC at the University of Chicago is one of the oldest and most respected, objective social science research institutions in the world.

The two organizations have established the AP-NORC Center to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.

The founding principles of the AP-NORC Center include a mandate to carefully preserve and protect the scientific integrity and objectivity of NORC and the journalistic independence of The Associated Press. All work conducted by the AP-NORC Center conforms to the highest levels of scientific integrity to prevent any real or perceived bias in the research. All of the work of the AP-NORC Center is subject to review by its advisory committee to help ensure it meets these standards. The AP-NORC Center publicizes the results of all studies and makes all datasets and study documentation available to scholars and the public.

Index of Variables: *Listed in the order they appear on the file*

#	Variable	Question	Type	Length	Label
1	SU_ID	N/A	Num	6	SU_ID
2	FINALWT	N/A	Num	8	FINALWT: Final weight
3	SURV_MODE	N/A	Num	8	SURV_MODE Survey mode - English sample only
4	LST_RDD_CELL	N/A	Num	3	LST_RDD_CELL Phone type - Spanish sample only
5	LANG	N/A	Num	3	LANG Language of interview
6	AGEGRP	YOBCONF	Num	8	AGEGRP Age
7	NEWQ1	NEWQ1	Num	8	NEWQ1 In general, how well would you say Americans age 50 to 65 are doing to financially prepare for retirement?
8	Q1A	Q1A	Num	3	Q1A Are you currently employed full-time, part-time, or are you not currently employed?
9	Q1B	Q1B	Num	3	Q1B Are you retired, temporarily unemployed and looking for work, a homemaker or student, on medical leave or disability, or something else?
10	Q1D	Q1D	Num	3	Q1D Are you currently looking for work or not?
11	Q1E	Q1E	Num	3	Q1E Did you quit your last job, were you laid off, or something else?
12	Q1F	Q1F	Num	8	Q1F Do you think that your age was a factor in the decision to let you go, or not?
13	Q2	Q2	Num	8	Q2 For how long have you been unemployed, in years and months?
14	Q3	Q3	Num	3	Q3 Regardless of whether you are working at all, do you consider yourself retired, or not?
15	WORKSTAT	Q1A, Q1B, Q1D, Q1E, Q3	Num	3	WORKSTAT Employment status
16	Q3A	Q3A	Num	3	Q3A Did you retire by choice or did you feel you had no choice except to retire?
17	Q4	Q4	Num	3	Q4 Have you searched for a job in the last five years or not?

#	Variable	Question	Type	Length	Label
18	Q6	Q6	Num	3	Q6 Was your job search easy, difficult, or neither easy nor difficult?
19	Q6A	Q6A	Num	8	Q6A Has your job search ever been so difficult that you stopped looking for work?
20	Q6B	Q6B	Num	8	Q6B When looking for work, do you think that your age...?
21	Q6C	Q6C	Num	8	Q6C If you were to look for a new job today, how confident are you that you have the necessary skills to compete in today's job market?
22	Q6D	Q6D	Num	8	Q6D In the past five years, have you received any job training or gone back to school for more education, or not?
23	Q6E_ONJOB	Q6E	Num	8	Q6E_ONJOB Which of the following types of training or education have you gotten in the past five years? Have you received on-the-job training?
24	Q6E_CEU	Q6E	Num	8	Q6E_CEU Which of the following types of training or education have you gotten in the past five years? Have you taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement?
25	Q6E_DEGREE	Q6E	Num	8	Q6E_DEGREE Which of the following types of training or education have you gotten in the past five years? Have you taken a course or courses toward a degree or certificate?
26	Q6E_OTHER	Q6E	Num	8	Q6E_OTHER Which of the following types of training or education have you gotten in the past five years? Have you received any other specialized training related to your job or field?
27	Q6F_NEWJOB	Q6F	Num	8	Q6F_NEWJOB Why did you get more training or education? Was it to help get a new job in the field you work in now?

#	Variable	Question	Type	Length	Label
28	Q6F_ADVANCE	Q6F	Num	8	Q6F_ADVANCE Why did you get more training or education? Was it to advance in your current job?
29	Q6F_NEWCAREER	Q6F	Num	8	Q6F_NEWCAREER Why did you get more training or education? Was it to help start a new career?
30	Q6F_FUN	Q6F	Num	8	Q6F_FUN Why did you get more training or education? Was it to learn something new or just for fun?
31	Q6F_REQUIRED	Q6F	Num	8	Q6F_REQUIRED Why did you get more training or education? Was it because your employer required it?
32	Q6F_OTHER	Q6F	Num	8	Q6F_OTHER Why did you get more training or education? Was it for some other reason?
33	Q6G	Q6G	Num	8	Q6G Which of the following is the best description of your job level?
34	Q7	Q7	Num	8	Q7 During the course of your career, what has been the longest amount of time you spent working for the same employer?
35	Q14	Q14	Num	3	Q14 How likely is it that you will do any work for pay during your retirement?
36	Q7B	Q17B	Num	8	Q7B Do you plan to stay within the same field for the rest of your career, or do you have plans to switch to a different field in the future?
37	Q7C	Q7C	Num	8	Q7C Do you plan to stay with the same employer for the rest of your career, or do you have plans to work for a new employer in the future?
38	Q7D	Q7D	Num	8	Q7D Has your employer...?
39	Q8	Q8	Num	3	Q8 Over the last five years, has your pay increased, decreased, or stayed about the same?
40	Q8A	Q8A	Num	8	Q8A How many hours per week do you work on average?
41	Q8B	Q8B	Num	8	Q8B Compared to five years ago, has the number of hours that you work per week...?

#	Variable	Question	Type	Length	Label
42	Q8C	Q8C	Num	8	Q8C Did you decide to increase/decrease your hours or was this decision made by your employer?
43	Q9A	Q9	Num	3	Q9A In the last five years, have you tried to take on fewer physically demanding tasks at work, or not?
44	Q9B	Q9	Num	3	Q9B In the last five years, have you tried to take on fewer mentally demanding tasks at work, or not?
45	Q9C	Q9C	Num	8	Q9C Regardless of how far down the road it might be, how financially prepared do you feel for retirement? Would you say...
46	Q10	Q10	Num	8	Q10 At what age do you expect to retire?
47	Q11	Q11	Num	8	Q11 Do you think you will end up working longer than you originally thought you would, or not?
48	Q11A	Q11A	Num	8	Q11A Would you say the decision to work longer has been...?
49	Q12A	Q12	Num	3	Q12A How important will satisfaction with your job be in your decision about when to retire?
50	Q12B	Q12	Num	3	Q12B How important will your financial needs be in your decision about when to retire?
51	Q12C	Q12	Num	3	Q12C How important will your need for benefits such as health insurance offered through an employer be in your decision about when to retire?
52	Q12D	Q12	Num	3	Q12D How important will your spouse or partner's plans for retirement be in your decision about when to retire?
53	Q12E	Q12	Num	3	Q12E How important will wanting more free time be in your decision about when to retire?
54	Q12F	Q12	Num	3	Q12F How important will your health be in your decision about when to retire?

#	Variable	Question	Type	Length	Label
55	Q12G	Q12	Num	3	Q12G How important will your ability to do your job be in your decision about when to retire?
56	Q13	Q13	Num	3	Q13 In general, would you say you feel more excited or more anxious about your retirement?
57	Q15	Q15	Num	8	Q15 Do you plan to do any work for pay past the age of 65, or not?
58	Q15A	Q15A	Num	8	Q15A Do you plan to do any work for pay past the age of 65, or not?
59	Q15B	Q15B	Num	8	Q15B Would you say that your decision to work past the age of 65 is mostly based on financial reasons, or mostly based on some other reason?
60	Q15B_CODE	Q15B	Num	8	Q15B_CODE Other reasons working past age of 65
61	Q16A	Q16	Num	3	Q16A When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? The amount of savings you have for retirement
62	Q16B	Q16	Num	8	Q16B When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Your physical health
63	Q16C	Q16	Num	8	Q16C When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Being able to keep up with your mortgage, rent, or other housing payments
64	Q16D	Q16	Num	8	Q16D When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Being able to pay for major unexpected medical expenses
65	Q17	Q17	Num	3	Q17 In the past year, have you had to borrow money from a retirement plan, such as a 401(k) plan or pension, in order to meet your expenses, or not?

#	Variable	Question	Type	Length	Label
66	Q18	Q18	Num	8	Q18 At what age do you expect to start collecting Social Security retirement benefits?
67	Q19	Q19	Num	3	Q19 Other than Social Security, are you currently saving any additional money for retirement?
68	Q22	Q22	Num	3	Q22 Will you receive a pension, or not?
69	Q23A	Q23	Num	8	Q23A For each of the following, please indicate if you have this source, or not. How about Social Security?
70	Q23B	Q23	Num	8	Q23B For each of the following, please indicate if you have this source, or not. How about a retirement account like a 401k, 403b, or IRA?
71	Q23C	Q23	Num	8	Q23C For each of the following, please indicate if you have this source, or not. How about disability payments?
72	Q23D	Q23	Num	8	Q23D For each of the following, please indicate if you have this source, or not. How about the sale of physical assets such as real estate or a business?
73	Q23E	Q23	Num	8	Q23E For each of the following, please indicate if you have this source, or not. How about other investments?
74	Q23F	Q23	Num	8	Q23F For each of the following, please indicate if you have this source, or not. How about other savings?
75	Q24	Q24	Num	8	Q24 Which of these areas will be your household's biggest source of retirement income?
76	Q25A_ADVISOR	Q25A	Num	8	Q25A_ADVISOR Do you currently get help or guidance with managing your retirement investments from any of the following? A financial advisor

#	Variable	Question	Type	Length	Label
77	Q25A_FAMILY	Q25A	Num	8	Q25A_FAMILY Do you currently get help or guidance with managing your retirement investments from any of the following? A spouse, partner, or other family member
78	Q25A_OTHER	Q25A	Num	8	Q25A_OTHER Do you currently get help or guidance with managing your retirement investments from any of the following? Someone else
79	Q25A_SELF	Q25A	Num	8	Q25A_SELF Do you currently get help or guidance with managing your retirement investments from any of the following? No one, I manage them myself
80	Q25A_NOTSURE	Q25A	Num	8	Q25A_NOTSURE Do you currently get help or guidance with managing your retirement investments from any of the following? Not sure
81	Q25A_SKIPPED	Q25A	Num	8	Q25A_SKIPPED Do you currently get help or guidance with managing your retirement investments from any of the following? Skipped on web
82	Q25A_REFUSED	Q25A	Num	8	Q25A_REFUSED Do you currently get help or guidance with managing your retirement investments from any of the following? Refused
83	Q25B_ADVISOR	Q25B	Num	8	Q25B_ADVISOR As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? A financial advisor
84	Q25B_FAMILY	Q25B	Num	8	Q25B_FAMILY As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? A spouse, partner, or other family member

#	Variable	Question	Type	Length	Label
85	Q25B_OTHER	Q25B	Num	8	Q25B_OTHER As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Someone else
86	Q25B_SELF	Q25B	Num	8	Q25B_SELF As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? No one, I will manage them myself
87	Q25B_NOTSURE	Q25B	Num	8	Q25B_NOTSURE As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Not sure
88	Q25B_SKIPPED	Q25B	Num	8	Q25B_SKIPPED As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Skipped on web
89	Q25B_REFUSED	Q25B	Num	8	Q25B_REFUSED As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Refused
90	Q26	Q26	Num	8	Q26 How confident do you feel that your retirement investments are being managed well?
91	Q27	Q27	Num	8	Q27 Thinking about your retirement savings, do you think it's most likely that...
92	Q28	Q28	Num	8	Q28 How confident are you that your total retirement income will last through the remainder of your life?
93	Q29	Q29	Num	8	Q29 When you retire, do you think you will...?
94	Q30	Q30	Num	8	Q30 Do you have enough income to pay your bills or are you sometimes behind on payments?
95	Q33A_PARENT	Q33	Num	8	Q33A_PARENT Have you provided housing to anyone other than a spouse or partner in the past 12 months? My parents or in-laws

#	Variable	Question	Type	Length	Label
96	Q33A_YOUNGKI D	Q33	Num	8	Q33A_YOUNGKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger
97	Q33A_OLDKID	Q33	Num	8	Q33A_OLDKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older
98	Q33A_GRANDKI D	Q33	Num	8	Q33A_GRANDKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My grandchildren
99	Q33A_OTHERR EL	Q33	Num	8	Q33A_OTHERREL Have you provided housing to anyone other than a spouse or partner in the past 12 months? My other relatives
100	Q33A_OTHER	Q33	Num	8	Q33A_OTHER Have you provided housing to anyone other than a spouse or partner in the past 12 months? Anyone else
101	Q33A_NO	Q33	Num	8	Q33A_NO Have you provided housing to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA
102	Q33A_DONTKN OW	Q33	Num	8	Q33A_DONTKNOW Have you provided housing to anyone other than a spouse or partner in the past 12 months? Don't know
103	Q33A_SKIPPED	Q33	Num	8	Q33A_SKIPPED Have you provided housing to anyone other than a spouse or partner in the past 12 months? Skipped on web
104	Q33A_REFUSED	Q33	Num	8	Q33A_REFUSED Have you provided housing to anyone other than a spouse or partner in the past 12 months? Refused
105	Q33B_PARENT	Q33	Num	8	Q33B_PARENT Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My parents or in-laws

#	Variable	Question	Type	Length	Label
106	Q33B_YOUNGKID	Q33	Num	8	Q33B_YOUNGKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger
107	Q33B_OLDKID	Q33	Num	8	Q33B_OLDKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older
108	Q33B_GRANDKID	Q33	Num	8	Q33B_GRANDKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My grandchildren
109	Q33B_OTHERR	Q33	Num	8	Q33B_OTHERREL Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My other relatives
110	Q33B_OTHER	Q33	Num	8	Q33B_OTHER Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Anyone else
111	Q33B_NO	Q33	Num	8	Q33B_NO Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA
112	Q33B_DONTKNOW	Q33	Num	8	Q33B_DONTKNOW Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Don't know
113	Q33B_SKIPPED	Q33	Num	8	Q33B_SKIPPED Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Skipped on web

#	Variable	Question	Type	Length	Label
114	Q33B_REFUSED	Q33	Num	8	Q33B_REFUSED Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Refused
115	Q33C_PARENT	Q33	Num	8	Q33C_PARENT Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My parents or in-laws
116	Q33C_YOUNGKI D	Q33	Num	8	Q33C_YOUNGKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger
117	Q33C_OLDKID	Q33	Num	8	Q33C_OLDKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older
118	Q33C_GRANDKI D	Q33	Num	8	Q33C_GRANDKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My grandchildren
119	Q33C_OTHERR EL	Q33	Num	8	Q33C_OTHERREL Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My other relatives
120	Q33C_OTHER	Q33	Num	8	Q33C_OTHER Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Anyone else
121	Q33C_NO	Q33	Num	8	Q33C_NO Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA

#	Variable	Question	Type	Length	Label
122	Q33C_DONTKNOW	Q33	Num	8	Q33C_DONTKNOW Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Don't know
123	Q33C_SKIPPED	Q33	Num	8	Q33C_SKIPPED Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Skipped on web
124	Q33C_REFUSED	Q33	Num	8	Q33C_REFUSED Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Refused
125	Q33D_PARENT	Q33	Num	8	Q33D_PARENT Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My parents or in-laws
126	Q33D_YOUNGKID	Q33	Num	8	Q33D_YOUNGKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger
127	Q33D_OLDKID	Q33	Num	8	Q33D_OLDKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older
128	Q33D_GRANDKID	Q33	Num	8	Q33D_GRANDKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My grandchildren
129	Q33D_OTHERR	Q33	Num	8	Q33D_OTHERR Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My other relatives
130	Q33D_OTHER	Q33	Num	8	Q33D_OTHER Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Anyone else

#	Variable	Question	Type	Length	Label
131	Q33D_NO	Q33	Num	8	Q33D_NO Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA
132	Q33D_DONTKNOW	Q33	Num	8	Q33D_DONTKNOW Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Don't know
133	Q33D_SKIPPED	Q33	Num	8	Q33D_SKIPPED Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Skipped on web
134	Q33D_REFUSED	Q33	Num	8	Q33D_REFUSED Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Refused
135	POLITICS	D1	Num	3	POLITICS Do you consider yourself a Democrat, a Republican, an independent or none of these?
136	DEMO	D2D	Num	3	DEMO Do you consider yourself a strong or moderate Democrat?
137	REPUB	D2R	Num	3	REPUB Do you consider yourself a strong or moderate Republican?
138	INDEP	D2I	Num	8	INDEP Do you lean more toward the Democrats or the Republicans?
139	IDEOLOGY	D3	Num	8	IDEOLOGY Generally speaking, do you consider yourself a liberal, moderate, or conservative?
140	MARITAL	D6	Num	8	MARITAL Marital status
141	PARENT	DPARENT	Num	8	PARENT Are you a parent or guardian, regardless of the age of your children, or not?
142	LEAVE	NEWDLEAVE	Num	8	LEAVE Did you ever spend 3 months or more out of the labor force to raise children?

#	Variable	Question	Type	Length	Label
143	LEAVE2	NEWDLEAVE 2	Num	8	LEAVE2 How many months or years did you spend out of the labor force in total while raising children?
144	LEAVE3	NEWDLEAVE 3	Num	8	LEAVE3 Do you think that leaving work to raise children...?
145	EDUCATION	D7	Num	8	EDUCATION Educational attainment
146	LIVEPL	D9	Num	3	LIVEPL Which one of the following best describes where you live?
147	HOME	NEWDHOME	Num	8	HOME What is your current housing situation?
148	HOME2	NEWDHOME 2	Num	8	HOME2 Do you pay a mortgage on your home, or is your home paid off?
149	HOME3	NEWDHOME 3	Num	8	HOME3 How would you describe the amount you have left to pay on your mortgage?
150	DEBT	D10	Num	8	DEBT Do you have any personal debt, other than a mortgage, or not?
151	DEBT2	D10A	Num	8	DEBT2 How would you describe the amount of personal debt, not including a mortgage, that you have?
152	DEBT3	D10B	Num	8	DEBT3 What is the largest source of your personal debt, other than a mortgage?
153	RACETH	D12, D13, D14	Num	3	RACETH Race/ethnicity
154	DPROGPARTA	DPROGPAR T	Num	3	DPROGPARTA In the past 12 months have you or anyone in your household received food stamps?
155	DPROGPARTB	DPROGPAR T	Num	3	DPROGPARTB In the past 12 months have you or anyone in your household received Supplemental Security Income (SSI)?
156	DPROGPARTC	DPROGPAR T	Num	3	DPROGPARTC In the past 12 months have you or anyone in your household received Social Security Disability (SSDI) or any other form of disability?

#	Variable	Question	Type	Length	Label
157	DPROGPARTD	DPROGPART	Num	3	DPROGPARTD In the past 12 months have you or anyone in your household received assistance to pay for utility bills?
158	DPROGPARTE	DPROGPART	Num	3	DPROGPARTE In the past 12 months have you or anyone in your household received free or reduced medical care?
159	INS1	INS1	Num	3	INS1 Do you now have any type of health plan or health coverage or not?
160	INS2A	INS2	Num	8	INS2A Are you currently covered by health insurance through a current or former employer or union of yours or another family member?
161	INS2B	INS2	Num	8	INS2B Are you currently covered by Medicare, for people 65 and older, or people with certain disabilities?
162	INS2C	INS2	Num	8	INS2C Are you currently covered by Medicaid, Medical Assistance, or any kind of state or government-assistance plan for those with low incomes?
163	INS2D	INS2	Num	8	INS2D Are you currently covered by health insurance purchased directly from an insurance company or through a State or Federal Marketplace or Exchange or HealthCare.Gov by you or another family member?
164	INS2E	INS2	Num	8	INS2E Are you currently covered by TRICARE or other military health care?
165	INS2F	INS2	Num	8	INS2F Are you currently covered by health insurance through the Veteran's Administration?
166	INS2G	INS2	Num	8	INS2G Are you currently covered by health insurance through the Indian Health Service?
167	INS2H	INS2	Num	8	INS2H Are you currently covered by any other type of health insurance NOT listed above?
168	HHINCOME	D20, D21, D22	Num	8	HHINCOME Household income

#	Variable	Question	Type	Length	Label
169	GENDER	D24	Num	3	GENDER Gender
170	CENSUS_REGIO N	N/A	Num	3	CENSUS_REGION Census Region (4 regions)

To minimize the risk of disclosing respondent privacy, the following actions are taken:

- Variables #6, 13, 40, 46, 60, 143, 145, 153, 168, and 170 are collapsed or recoded from original data, making the coding frame of these variables different from the survey questionnaire. Some of them are derived from more than one question. For example, #15 WORKSTAT is derived from Q1A, Q1B, Q1D, Q1E, and Q3.

Variables 6, 140, 145, 153, and 168-170 were obtained using the question indicated in the table above for Spanish-language cases. For English-language cases, AmeriSpeak Omnibus® profile variables were used. These variables are collapsed or recoded to minimize the risk of disclosing respondent privacy.

Details of Variables

- “.” Or space: missing, survey non-respondent
- -99: logic skip, respondent is not applicable to a specific question

SURV_MODE Survey mode - English sample only			
surv_mode	Frequency	Weighted Frequency	Weighted Percent
.	16	1,099,508	1.01
(1) Phone interview	320	32,054,259	29.50
(2) Web Interview	739	75,490,219	69.48
Total	1,075	108,643,986	100.00

LST_RDD_CELL Phone type - Spanish sample only			
lst_rdd_cell	Frequency	Weighted Frequency	Weighted Percent
.	1,059	107,544,478	98.99
(0) Landline	9	661,634	0.61
(1) Cell	7	437,874	0.40
Total	1,075	108,643,986	100.00

LANG Language of interview			
lang	Frequency	Weighted Frequency	Weighted Percent
(1) English	1,059	107,544,478	98.99
(2) Spanish	16	1,099,508	1.01
Total	1,075	108,643,986	100.00

AGEGRP Age			
AGEGRP	Frequency	Weighted Frequency	Weighted Percent
(1) 50 to 54	192	22,232,958	20.46
(2) 55 to 59	206	21,418,652	19.71
(3) 60 to 64	194	18,998,414	17.49
(4) 65 or older	483	45,993,962	42.33
Total	1,075	108,643,986	100.00

NEWQ1 In general, how well would you say Americans age 50 to 65 are doing to financially prepare for retirement?			
NEWq1	Frequency	Weighted Frequency	Weighted Percent
.	6	641,794	0.59
(1) Extremely well	74	7,096,239	6.53
(2) Very well	290	31,182,790	28.70
(3) Somewhat well	397	40,228,667	37.03
(4) Not very well	263	25,203,566	23.20
(5) Not well at all	45	4,290,931	3.95
Total	1,075	108,643,986	100.00

Q1A Are you currently employed full-time, part-time, or are you not currently employed?			
Q1A	Frequency	Weighted Frequency	Weighted Percent
(1) Full-time	292	30,571,711	28.14
(2) Part-time	151	14,450,874	13.30
(3) Not employed for any reason	519	52,440,078	48.27
(4) Retired (VOL)	102	10,279,182	9.46
(66) On medical leave/disability (VOL)	11	902,141	0.83
Total	1,075	108,643,986	100.00

Q1B Are you retired, temporarily unemployed and looking for work, a homemaker or student, on medical leave or disability, or something else?			
Q1B	Frequency	Weighted Frequency	Weighted Percent
-99	545	55,301,767	50.90
(1) Retired	346	33,612,849	30.94
(2) Temporarily unemployed and looking	24	2,817,221	2.59
(3) A homemaker	26	3,697,860	3.40
(4) A student	3	288,062	0.27
(5) On medical leave or disability	103	9,826,173	9.04
(6) Something else	28	3,100,055	2.85
Total	1,075	108,643,986	100.00

Q1D Are you currently looking for work or not?			
Q1D	Frequency	Weighted Frequency	Weighted Percent
.	1	109,762	0.10
-99	627	64,751,955	59.60
(1) Yes	8	539,480	0.50
(2) No	437	43,139,450	39.71
(66) Already working	2	103,340	0.10
Total	1,075	108,643,986	100.00

Q1E Did you quit your last job, were you laid off, or something else?			
Q1E	Frequency	Weighted Frequency	Weighted Percent
-99	1,051	105,826,765	97.41
(1) Quit	1	123,132	0.11
(2) Laid off or fired	17	2,027,631	1.87
(3) Something else	6	666,459	0.61
Total	1,075	108,643,986	100.00

Q1F Do you think that your age was a factor in the decision to let you go, or not?			
Q1F	Frequency	Weighted Frequency	Weighted Percent
-99	1,058	106,616,355	98.13
(1) Yes	6	798,730	0.74
(2) No	11	1,228,901	1.13
Total	1,075	108,643,986	100.00

Q2 For how long have you been unemployed, in years and months?			
q2	Frequency	Weighted Frequency	Weighted Percent
-99	1,055	106,564,748	98.09
(1) Less than 1 year	5	704,610	0.65
(2) 1 year to less than 3 years	7	424,422	0.39
(3) 3+ years	8	950,206	0.87
Total	1,075	108,643,986	100.00

Q3 Regardless of whether you are working at all, do you consider yourself retired, or not?			
Q3	Frequency	Weighted Frequency	Weighted Percent
-99	447	43,868,274	40.38
(1) Yes	187	17,490,384	16.10
(2) No	441	47,285,329	43.52
Total	1,075	108,643,986	100.00

WORKSTAT Employment status			
workstat	Frequency	Weighted Frequency	Weighted Percent
(1) Working and not on medical leave/disability or retired	356	37,751,916	34.75
(2) On medical leave/disability	33	3,227,104	2.97
(3) Completely retired	536	53,369,580	49.12
(4) Retired and working	89	7,374,008	6.79
(5) Retired and looking for work	9	615,069	0.57
(6) Temporarily unemployed and looking for work	23	2,741,632	2.52
(7) Not working for other reasons	29	3,564,677	3.28
Total	1,075	108,643,986	100.00

Q3A Did you retire by choice or did you feel you had no choice except to retire?			
Q3A	Frequency	Weighted Frequency	Weighted Percent
.	6	345,363	0.32
-99	441	47,285,329	43.52
(1) By choice	411	40,732,051	37.49
(2) Had no choice	217	20,281,244	18.67
Total	1,075	108,643,986	100.00

Q4 Have you searched for a job in the last five years or not?			
Q4	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	288	27,975,295	25.75
(2) No	787	80,668,691	74.25
Total	1,075	108,643,986	100.00

Q6 Was your job search easy, difficult, or neither easy nor difficult?			
Q6	Frequency	Weighted Frequency	Weighted Percent
-99	792	81,052,230	74.60
(1) Very easy	23	2,276,607	2.10
(2) Moderately easy	40	3,660,076	3.37
(3) Neither easy nor difficult	57	5,206,875	4.79
(4) Moderately difficult	87	8,374,233	7.71
(5) Very difficult	76	8,073,966	7.43
Total	1,075	108,643,986	100.00

Q6A Has your job search ever been so difficult that you stopped looking for work?			
Q6A	Frequency	Weighted Frequency	Weighted Percent
-99	912	92,195,788	84.86
(1) Yes	94	9,179,806	8.45
(2) No	69	7,268,392	6.69
Total	1,075	108,643,986	100.00

Q6B When looking for work, do you think that your age...?			
Q6B	Frequency	Weighted Frequency	Weighted Percent
-99	787	80,668,691	74.25
(1) Puts you at a disadvantage	106	10,698,681	9.85
(2) Puts you at an advantage	125	11,834,618	10.89
(3) Doesn't make a difference	57	5,441,995	5.01
Total	1,075	108,643,986	100.00

Q6C If you were to look for a new job today, how confident are you that you have the necessary skills to compete in today's job market?			
Q6C	Frequency	Weighted Frequency	Weighted Percent
.	2	170,696	0.16
-99	598	60,161,361	55.37
(1) Not confident at all	51	5,086,786	4.68
(2) Not very confident	95	9,370,372	8.62
(3) Somewhat confident	181	18,593,177	17.11
(4) Very confident	102	11,309,927	10.41
(5) Extremely confident	46	3,951,669	3.64
Total	1,075	108,643,986	100.00

Q6D In the past five years, have you received any job training or gone back to school for more education, or not?			
Q6D	Frequency	Weighted Frequency	Weighted Percent
-99	536	53,369,580	49.12
(1) Yes	146	15,836,287	14.58
(2) No	393	39,438,119	36.30
Total	1,075	108,643,986	100.00

Q6E_ONJOB Which of the following types of training or education have you gotten in the past five years? Have you received on-the-job training?			
q6e_onjob	Frequency	Weighted Frequency	Weighted Percent
.	10	1,195,075	1.10
-99	929	92,807,699	85.42
(1) Yes	105	11,835,993	10.89
(2) No	31	2,805,219	2.58
Total	1,075	108,643,986	100.00

Q6E_CEU Which of the following types of training or education have you gotten in the past five years? Have you taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement?			
q6e_ceu	Frequency	Weighted Frequency	Weighted Percent
.	10	1,180,277	1.09
-99	929	92,807,699	85.42
(1) Yes	80	7,048,944	6.49
(2) No	56	7,607,065	7.00
Total	1,075	108,643,986	100.00

Q6E_DEGREE Which of the following types of training or education have you gotten in the past five years? Have you taken a course or courses toward a degree or certificate?			
q6e_degree	Frequency	Weighted Frequency	Weighted Percent
.	7	971,827	0.89
-99	929	92,807,699	85.42
(1) Yes	63	6,269,822	5.77
(2) No	76	8,594,638	7.91
Total	1,075	108,643,986	100.00

Q6E_OTHER Which of the following types of training or education have you gotten in the past five years? Have you received any other specialized training related to your job or field?			
q6e_other	Frequency	Weighted Frequency	Weighted Percent
.	10	1,180,628	1.09
-99	929	92,807,699	85.42
(1) Yes	57	6,140,960	5.65
(2) No	79	8,514,699	7.84
Total	1,075	108,643,986	100.00

Q6F_NEWJOB Why did you get more training or education? Was it to help get a new job in the field you work in now?			
q6f_newjob	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	26	2,998,149	2.76
(2) No	120	12,838,138	11.82
Total	1,075	108,643,986	100.00

Q6F_ADVANCE Why did you get more training or education? Was it to advance in your current job?			
q6f_advance	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	47	4,967,054	4.57
(2) No	99	10,869,232	10.00
Total	1,075	108,643,986	100.00

Q6F_NEWCAREER Why did you get more training or education? Was it to help start a new career?			
q6f_newcareer	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	25	2,616,436	2.41
(2) No	121	13,219,851	12.17
Total	1,075	108,643,986	100.00

Q6F_FUN Why did you get more training or education? Was it to learn something new or just for fun?			
q6f_fun	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	50	5,853,536	5.39
(2) No	96	9,982,750	9.19
Total	1,075	108,643,986	100.00

Q6F_REQUIRED Why did you get more training or education? Was it because your employer required it?			
q6f_required	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	60	6,028,692	5.55
(2) No	86	9,807,595	9.03
Total	1,075	108,643,986	100.00

Q6F_OTHER Why did you get more training or education? Was it for some other reason?			
q6f_other	Frequency	Weighted Frequency	Weighted Percent
-99	929	92,807,699	85.42
(1) Yes	3	394,725	0.36
(2) No	143	15,441,562	14.21
Total	1,075	108,643,986	100.00

Q6G Which of the following is the best description of your job level?			
Q6G	Frequency	Weighted Frequency	Weighted Percent
.	27	2,673,926	2.46
-99	62	6,791,781	6.25
(1) Entry level	199	21,751,553	20.02
(2) Mid-level manager	490	49,613,425	45.67
(3) Senior level or higher management	214	20,790,220	19.14
(4) CEO or other executive	61	4,563,896	4.20
(88) Self employed/small company (VOL)	22	2,459,184	2.26
Total	1,075	108,643,986	100.00

Q7 During the course of your career, what has been the longest amount of time you spent working for the same employer?			
Q7	Frequency	Weighted Frequency	Weighted Percent
.	3	221,469	0.20
-99	62	6,791,781	6.25
(1) Under 5 years	65	6,572,804	6.05
(2) 5 years to under 10 years	160	18,025,503	16.59
(3) 10 years to under 15 years	180	17,857,754	16.44
(4) 15 years to under 20 years	163	16,262,100	14.97
(5) 20 years to under 30 years	245	23,613,722	21.74
(6) 30 or more years	191	18,340,149	16.88
(88) Self employed (VOL)	6	958,704	0.88
Total	1,075	108,643,986	100.00

Q14 How likely is it that you will do any work for pay during your retirement?			
Q14	Frequency	Weighted Frequency	Weighted Percent
.	2	118,411	0.11
-99	89	7,374,008	6.79
(1) Extremely likely	115	12,027,200	11.07
(2) Very likely	158	16,278,521	14.98
(3) Somewhat likely	243	26,036,541	23.97
(4) Not too likely	176	15,975,187	14.70
(5) Not at all likely	292	30,834,119	28.38
Total	1,075	108,643,986	100.00

Q7B Do you plan to stay within the same field for the rest of your career, or do you have plans to switch to a different field in the future?			
Q7B	Frequency	Weighted Frequency	Weighted Percent
.	15	883,205	0.81
-99	327	34,184,797	31.47
(1) Yes, plan to stay	429	42,925,575	39.51
(2) No, plan to switch	304	30,650,410	28.21
Total	1,075	108,643,986	100.00

Q7C Do you plan to stay with the same employer for the rest of your career, or do you have plans to work for a new employer in the future?			
Q7C	Frequency	Weighted Frequency	Weighted Percent
.	26	2,415,251	2.22
-99	350	36,926,429	33.99
(1) Yes, plan to stay	334	33,868,396	31.17
(2) No, plan to switch	365	35,433,910	32.61
Total	1,075	108,643,986	100.00

Q7D Has your employer...?			
Q7D	Frequency	Weighted Frequency	Weighted Percent
.	17	2,579,486	2.37
-99	85	9,533,413	8.77
(1) Offered incentives to retire early	79	7,399,627	6.81
(2) Offered incentives to delay retirement	63	5,244,597	4.83
(3) Not made any offers about retirement	831	83,886,864	77.21
Total	1,075	108,643,986	100.00

Q8 Over the last five years, has your pay increased, decreased, or stayed about the same?			
Q8	Frequency	Weighted Frequency	Weighted Percent
-99	630	63,518,062	58.46
(1) Increased a lot	36	3,573,847	3.29
(2) Increased a little	189	19,540,095	17.99
(3) Stayed about the same	138	15,631,383	14.39
(4) Decreased a little	40	3,537,969	3.26
(5) Decreased a lot	42	2,842,630	2.62
Total	1,075	108,643,986	100.00

Q8A How many hours per week do you work on average?			
q8a	Frequency	Weighted Frequency	Weighted Percent
.	4	434,108	0.40
-99	630	63,518,062	58.46
(1) Less than 10 hours	22	1,660,750	1.53
(2) 10-19 hours	27	2,726,848	2.51
(3) 20-29 hours	64	6,816,282	6.27
(4) 30-39 hours	62	5,769,916	5.31
(5) 40-49 hours	181	19,115,260	17.59
(6) 50 hours or more	85	8,602,760	7.92
Total	1,075	108,643,986	100.00

Q8B Compared to five years ago, has the number of hours that you work per week...?			
Q8B	Frequency	Weighted Frequency	Weighted Percent
-99	630	63,518,062	58.46
(1) Increased	70	7,300,236	6.72
(2) Decreased	144	12,740,781	11.73
(3) Stayed about the same	231	25,084,906	23.09
Total	1,075	108,643,986	100.00

Q8C Did you decide to increase/decrease your hours or was this decision made by your employer?			
Q8C	Frequency	Weighted Frequency	Weighted Percent
.	3	298,011	0.27
-99	861	88,602,969	81.55
(1) Your decision	148	13,318,990	12.26
(2) Your employer's decision	63	6,424,017	5.91
Total	1,075	108,643,986	100.00

Q9A In the last five years, have you tried to take on fewer physically demanding tasks at work, or not?			
q9a	Frequency	Weighted Frequency	Weighted Percent
.	3	248,785	0.23
-99	605	61,045,302	56.19
(1) Yes	149	15,050,984	13.85
(2) No	318	32,298,915	29.73
Total	1,075	108,643,986	100.00

Q9B In the last five years, have you tried to take on fewer mentally demanding tasks at work, or not?			
q9b	Frequency	Weighted Frequency	Weighted Percent
.	7	907,183	0.84
-99	605	61,045,302	56.19
(1) Yes	84	8,800,905	8.10
(2) No	379	37,890,597	34.88
Total	1,075	108,643,986	100.00

Q9C Regardless of how far down the road it might be, how financially prepared do you feel for retirement? Would you say...			
Q9C	Frequency	Weighted Frequency	Weighted Percent
.	1	227,824	0.21
-99	634	61,358,657	56.48
(1) Not prepared at all	49	5,064,955	4.66
(2) Not very prepared	71	7,650,328	7.04
(3) Somewhat prepared	178	18,467,910	17.00
(4) Very prepared	94	9,749,971	8.97
(5) Extremely prepared	48	6,124,340	5.64
Total	1,075	108,643,986	100.00

Q10 At what age do you expect to retire?			
q10	Frequency	Weighted Frequency	Weighted Percent
.	6	674,277	0.62
-99	634	61,358,657	56.48
(1) Less than 65	87	9,724,622	8.95
(2) 65 to 69	152	16,415,874	15.11
(3) 70+	80	8,015,723	7.38
(4) Never	110	11,860,215	10.92
(88) Not applicable	6	594,618	0.55
Total	1,075	108,643,986	100.00

Q11 Do you think you will end up working longer than you originally thought you would, or not?			
Q11	Frequency	Weighted Frequency	Weighted Percent
.	6	535,929	0.49
-99	634	61,358,657	56.48
(1) Yes	267	30,093,407	27.70
(2) No	168	16,655,993	15.33
Total	1,075	108,643,986	100.00

Q11A Would you say the decision to work longer has been...?			
Q11A	Frequency	Weighted Frequency	Weighted Percent
.	2	124,297	0.11
-99	808	78,550,580	72.30
(1) Mostly positive	72	7,476,452	6.88
(2) Mostly negative	66	6,829,180	6.29
(3) Neither positive nor negative	127	15,663,478	14.42
Total	1,075	108,643,986	100.00

Q12A How important will satisfaction with your job be in your decision about when to retire?			
Q12A	Frequency	Weighted Frequency	Weighted Percent
.	3	220,093	0.20
-99	223	20,626,606	18.99
(1) Not important at all	104	9,897,112	9.11
(2) Only a little important	63	6,142,290	5.65
(3) Moderately important	172	16,982,894	15.63
(4) Very important	266	28,338,834	26.08
(5) Extremely important	209	22,377,127	20.60
(88) Not applicable	35	4,059,031	3.74
Total	1,075	108,643,986	100.00

Q12B How important will your financial needs be in your decision about when to retire?			
Q12B	Frequency	Weighted Frequency	Weighted Percent
.	6	550,916	0.51
-99	223	20,626,606	18.99
(1) Not important at all	72	6,911,901	6.36
(2) Only a little important	60	5,488,775	5.05
(3) Moderately important	153	12,279,783	11.30
(4) Very important	236	25,481,846	23.45
(5) Extremely important	304	34,902,306	32.13
(88) Not applicable	21	2,401,854	2.21
Total	1,075	108,643,986	100.00

Q12C How important will your need for benefits such as health insurance offered through an employer be in your decision about when to retire?			
Q12C	Frequency	Weighted Frequency	Weighted Percent
.	3	221,984	0.20
-99	223	20,626,606	18.99
(1) Not important at all	170	16,817,503	15.48
(2) Only a little important	61	6,186,338	5.69
(3) Moderately important	125	11,766,125	10.83
(4) Very important	197	20,106,153	18.51
(5) Extremely important	240	27,441,554	25.26
(88) Not applicable	56	5,477,723	5.04
Total	1,075	108,643,986	100.00

Q12D How important will your spouse or partner's plans for retirement be in your decision about when to retire?			
Q12D	Frequency	Weighted Frequency	Weighted Percent
.	6	483,194	0.44
-99	223	20,626,606	18.99
(1) Not important at all	168	14,885,065	13.70
(2) Only a little important	61	5,593,122	5.15
(3) Moderately important	108	10,258,116	9.44
(4) Very important	169	20,364,005	18.74
(5) Extremely important	125	14,597,824	13.44
(88) Not applicable	215	21,836,053	20.10
Total	1,075	108,643,986	100.00

Q12E How important will wanting more free time be in your decision about when to retire?			
Q12E	Frequency	Weighted Frequency	Weighted Percent
.	7	635,372	0.58
-99	223	20,626,606	18.99
(1) Not important at all	87	8,653,948	7.97
(2) Only a little important	98	10,502,229	9.67
(3) Moderately important	200	19,576,985	18.02
(4) Very important	252	26,802,926	24.67
(5) Extremely important	181	18,461,576	16.99
(88) Not applicable	27	3,384,344	3.12
Total	1,075	108,643,986	100.00

Q12F How important will your health be in your decision about when to retire?			
Q12F	Frequency	Weighted Frequency	Weighted Percent
.	9	928,247	0.85
-99	223	20,626,606	18.99
(1) Not important at all	144	13,500,095	12.43
(2) Only a little important	50	4,143,831	3.81
(3) Moderately important	99	9,734,513	8.96
(4) Very important	244	26,303,484	24.21
(5) Extremely important	273	29,901,442	27.52
(88) Not applicable	33	3,505,769	3.23
Total	1,075	108,643,986	100.00

Q12G How important will your ability to do your job be in your decision about when to retire?			
Q12G	Frequency	Weighted Frequency	Weighted Percent
.	3	246,515	0.23
-99	223	20,626,606	18.99
(1) Not important at all	171	16,812,398	15.47
(2) Only a little important	56	5,460,237	5.03
(3) Moderately important	116	10,850,199	9.99
(4) Very important	244	27,427,982	25.25
(5) Extremely important	216	22,709,706	20.90
(88) Not applicable	46	4,510,343	4.15
Total	1,075	108,643,986	100.00

Q13 In general, would you say you feel more excited or more anxious about your retirement?			
Q13	Frequency	Weighted Frequency	Weighted Percent
.	22	2,007,306	1.85
(1) More excited	560	57,412,577	52.84
(2) More anxious	434	44,324,321	40.80
(55) Neither (VOL)	53	4,421,092	4.07
(66) Both (VOL)	6	478,691	0.44
Total	1,075	108,643,986	100.00

Q15 Do you plan to do any work for pay past the age of 65, or not?			
Q15	Frequency	Weighted Frequency	Weighted Percent
.	11	971,898	0.89
-99	85	6,586,729	6.06
(1) Yes	493	49,967,902	45.99
(2) No	486	51,117,457	47.05
Total	1,075	108,643,986	100.00

Q15A Do you plan to do any work for pay past the age of 65, or not?			
Q15A	Frequency	Weighted Frequency	Weighted Percent
.	2	173,009	0.16
-99	812	81,754,053	75.25
(1) Yes	23	2,679,770	2.47
(2) No	238	24,037,155	22.12
Total	1,075	108,643,986	100.00

Q15B Would you say that your decision to work past the age of 65 is mostly based on financial reasons, or mostly based on some other reason?			
Q15B	Frequency	Weighted Frequency	Weighted Percent
.	5	620,785	0.57
-99	474	49,409,585	45.48
(1) Mostly financial	376	37,899,031	34.88
(2) Mostly some other reason	220	20,714,584	19.07
Total	1,075	108,643,986	100.00

Q15B_CODE Other reasons working past age of 65			
q15b_code	Frequency	Weighted Frequency	Weighted Percent
.	2	141,123	0.13
-99	855	87,929,402	80.93
(1) To stay active/busy/something to do/avoid boredom	83	8,722,795	8.03
(2) Be productive member of society	12	741,742	0.68
(3) Mental health/keep brain functioning	10	684,732	0.63
(4) Enjoy the work	60	4,923,023	4.53
(5) Have a flexible job	2	181,942	0.17
(6) Employer needs/favor to employer	9	752,360	0.69
(7) Social aspect of work	10	1,115,863	1.03
(66) Other	32	3,451,006	3.18
Total	1,075	108,643,986	100.00

Q16A When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? The amount of savings you have for retirement			
q16a	Frequency	Weighted Frequency	Weighted Percent
.	14	1,083,497	1.00
(1) Mostly secure	491	47,426,356	43.65
(2) Mostly anxious	547	57,954,024	53.34
(55) Neither (VOL)	18	1,739,616	1.60
(66) Both (VOL)	5	440,493	0.41
Total	1,075	108,643,986	100.00

Q16B When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Your physical health			
q16b	Frequency	Weighted Frequency	Weighted Percent
.	16	2,054,803	1.89
(1) Mostly secure	625	62,117,156	57.18
(2) Mostly anxious	419	43,268,710	39.83
(55) Neither (VOL)	10	787,460	0.72
(66) Both (VOL)	5	415,857	0.38
Total	1,075	108,643,986	100.00

Q16C When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Being able to keep up with your mortgage, rent, or other housing payments			
q16c	Frequency	Weighted Frequency	Weighted Percent
.	9	791,550	0.73
(1) Mostly secure	744	72,942,901	67.14
(2) Mostly anxious	301	33,100,033	30.47
(55) Neither (VOL)	19	1,606,100	1.48
(66) Both (VOL)	2	203,403	0.19
Total	1,075	108,643,986	100.00

Q16D When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious? Being able to pay for major unexpected medical expenses			
q16d	Frequency	Weighted Frequency	Weighted Percent
.	11	712,343	0.66
(1) Mostly secure	532	51,951,714	47.82
(2) Mostly anxious	516	54,561,330	50.22
(55) Neither (VOL)	13	1,167,105	1.07
(66) Both (VOL)	3	251,494	0.23
Total	1,075	108,643,986	100.00

Q17 In the past year, have you had to borrow money from a retirement plan, such as a 401(k) plan or pension, in order to meet your expenses, or not?			
Q17	Frequency	Weighted Frequency	Weighted Percent
-99	634	61,358,657	56.48
(1) Yes	62	6,536,008	6.02
(2) No	315	33,499,174	30.83
(88) I don't have a retirement plan	64	7,250,146	6.67
Total	1,075	108,643,986	100.00

Q18 At what age do you expect to start collecting Social Security retirement benefits?			
q18	Frequency	Weighted Frequency	Weighted Percent
.	39	4,363,168	4.02
(1) Less than 65 years old	472	46,707,551	42.99
(2) 65-69 years old	469	48,050,220	44.23
(3) 70 years old and older	95	9,523,047	8.77
Total	1,075	108,643,986	100.00

Q19 Other than Social Security, are you currently saving any additional money for retirement?			
Q19	Frequency	Weighted Frequency	Weighted Percent
.	1	91,327	0.08
-99	630	63,518,062	58.46
(1) Yes	307	29,979,009	27.59
(2) No	137	15,055,587	13.86
Total	1,075	108,643,986	100.00

Q22 Will you receive a pension, or not?			
Q22	Frequency	Weighted Frequency	Weighted Percent
.	33	3,087,534	2.84
(1) Yes	474	46,238,362	42.56
(2) No	534	56,242,195	51.77
(3) I don't have one now but will	34	3,075,895	2.83
Total	1,075	108,643,986	100.00

Q23A For each of the following, please indicate if you have this source, or not. How about Social Security?			
Q23A	Frequency	Weighted Frequency	Weighted Percent
.	25	2,102,865	1.94
(1) Yes	926	93,296,435	85.87
(2) No	124	13,244,687	12.19
Total	1,075	108,643,986	100.00

Q23B For each of the following, please indicate if you have this source, or not. How about a retirement account like a 401k, 403b, or IRA?			
Q23B	Frequency	Weighted Frequency	Weighted Percent
.	32	2,782,162	2.56
(1) Yes	605	60,832,676	55.99
(2) No	438	45,029,149	41.45
Total	1,075	108,643,986	100.00

Q23C For each of the following, please indicate if you have this source, or not. How about disability payments?			
Q23C	Frequency	Weighted Frequency	Weighted Percent
.	61	6,054,950	5.57
(1) Yes	167	15,363,474	14.14
(2) No	847	87,225,562	80.29
Total	1,075	108,643,986	100.00

Q23D For each of the following, please indicate if you have this source, or not. How about the sale of physical assets such as real estate or a business?			
Q23D	Frequency	Weighted Frequency	Weighted Percent
.	61	5,373,292	4.95
(1) Yes	244	23,942,883	22.04
(2) No	770	79,327,811	73.02
Total	1,075	108,643,986	100.00

Q23E For each of the following, please indicate if you have this source, or not. How about other investments?			
Q23E	Frequency	Weighted Frequency	Weighted Percent
.	45	4,464,932	4.11
(1) Yes	411	38,698,717	35.62
(2) No	619	65,480,337	60.27
Total	1,075	108,643,986	100.00

Q23F For each of the following, please indicate if you have this source, or not. How about other savings?			
Q23F	Frequency	Weighted Frequency	Weighted Percent
.	41	4,002,649	3.68
(1) Yes	526	51,624,853	47.52
(2) No	508	53,016,484	48.80
Total	1,075	108,643,986	100.00

Q24 Which of these areas will be your household's biggest source of retirement income?			
Q24	Frequency	Weighted Frequency	Weighted Percent
.	27	2,709,865	2.49
-99	29	3,472,871	3.20
(1) Social Security	460	46,791,369	43.07
(2) Pensions	213	21,083,708	19.41
(3) Retirement accounts like 401k, 403b, IRA	158	15,979,125	14.71
(4) Disability payments	64	6,454,365	5.94
(5) The sale of physical assets such as real estate	35	4,151,548	3.82
(6) Other investments	65	5,138,721	4.73
(7) Other savings	24	2,862,414	2.63
Total	1,075	108,643,986	100.00

Q25A_ADVISOR Do you currently get help or guidance with managing your retirement investments from any of the following? A financial advisor			
q25a_advisor	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	293	30,625,598	28.19
(2) No	385	37,609,060	34.62
Total	1,075	108,643,986	100.00

Q25A_FAMILY Do you currently get help or guidance with managing your retirement investments from any of the following? A spouse, partner, or other family member			
q25a_family	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	125	13,231,043	12.18
(2) No	553	55,003,615	50.63
Total	1,075	108,643,986	100.00

Q25A_OTHER Do you currently get help or guidance with managing your retirement investments from any of the following? Someone else			
q25a_other	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	7	651,096	0.60
(2) No	671	67,583,562	62.21
Total	1,075	108,643,986	100.00

Q25A_SELF Do you currently get help or guidance with managing your retirement investments from any of the following? No one, I manage them myself			
q25a_self	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	294	27,831,480	25.62
(2) No	384	40,403,178	37.19
Total	1,075	108,643,986	100.00

Q25A_NOTSURE Do you currently get help or guidance with managing your retirement investments from any of the following? Not sure			
q25a_notsure	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	8	894,072	0.82
(2) No	670	67,340,586	61.98
Total	1,075	108,643,986	100.00

Q25A_SKIPPED Do you currently get help or guidance with managing your retirement investments from any of the following? Skipped on web			
q25a_skipped	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	5	789,742	0.73
(2) No	673	67,444,916	62.08
Total	1,075	108,643,986	100.00

Q25A_REFUSED Do you currently get help or guidance with managing your retirement investments from any of the following? Refused			
q25a_refused	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(2) No	678	68,234,658	62.81
Total	1,075	108,643,986	100.00

Q25B_ADVISOR As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? A financial advisor			
q25b_advisor	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	325	31,971,301	29.43
(2) No	353	36,263,357	33.38
Total	1,075	108,643,986	100.00

Q25B_FAMILY As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? A spouse, partner, or other family member			
q25b_family	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	161	17,408,603	16.02
(2) No	517	50,826,055	46.78
Total	1,075	108,643,986	100.00

Q25B_OTHER As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Someone else			
q25b_other	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	7	681,841	0.63
(2) No	671	67,552,817	62.18
Total	1,075	108,643,986	100.00

Q25B_SELF As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? No one, I will manage them myself			
q25b_self	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	208	20,082,927	18.49
(2) No	470	48,151,731	44.32
Total	1,075	108,643,986	100.00

Q25B_NOTSURE As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Not sure			
q25b_notsure	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	49	5,369,590	4.94
(2) No	629	62,865,067	57.86
Total	1,075	108,643,986	100.00

Q25B_SKIPPED As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Skipped on web			
q25b_skipped	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(1) Yes	3	165,486	0.15
(2) No	675	68,069,172	62.65
Total	1,075	108,643,986	100.00

Q25B_REFUSED As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Refused			
q25b_refused	Frequency	Weighted Frequency	Weighted Percent
-99	397	40,409,328	37.19
(2) No	678	68,234,658	62.81
Total	1,075	108,643,986	100.00

Q26 How confident do you feel that your retirement investments are being managed well?			
Q26	Frequency	Weighted Frequency	Weighted Percent
.	3	239,038	0.22
-99	397	40,409,328	37.19
(1) Not confident at all	69	6,211,981	5.72
(2) Not very confident	172	18,415,670	16.95
(3) Somewhat confident	224	21,829,994	20.09
(4) Very confident	171	18,034,754	16.60
(5) Extremely confident	39	3,503,221	3.22
Total	1,075	108,643,986	100.00

Q27 Thinking about your retirement savings, do you think it's most likely that...			
Q27	Frequency	Weighted Frequency	Weighted Percent
.	34	2,458,998	2.26
(1) I will outlive my savings	341	34,582,353	31.83
(2) My savings will outlive me	312	30,974,458	28.51
(3) My savings will be just about right to cover my needs	388	40,628,177	37.40
Total	1,075	108,643,986	100.00

Q28 How confident are you that your total retirement income will last through the remainder of your life?			
Q28	Frequency	Weighted Frequency	Weighted Percent
.	6	471,690	0.43
(1) Not confident at all	178	16,209,099	14.92
(2) Not very confident	193	18,273,192	16.82
(3) Somewhat confident	372	38,918,937	35.82
(4) Very confident	217	22,745,776	20.94
(5) Extremely confident	109	12,025,293	11.07
Total	1,075	108,643,986	100.00

Q29 When you retire, do you think you will...?			
Q29	Frequency	Weighted Frequency	Weighted Percent
.	9	740,791	0.68
(1) Need to reduce my spending	291	31,134,479	28.66
(2) Be able to increase my spending	271	27,508,496	25.32
(3) Be able to keep my spending about the same	504	49,260,221	45.34
Total	1,075	108,643,986	100.00

Q30 Do you have enough income to pay your bills or are you sometimes behind on payments?			
Q30	Frequency	Weighted Frequency	Weighted Percent
.	6	453,413	0.42
(1) I have enough income to pay my bills	892	88,702,412	81.65
(2) I'm sometimes behind on payments	177	19,488,162	17.94
Total	1,075	108,643,986	100.00

Q33A_PARENT Have you provided housing to anyone other than a spouse or partner in the past 12 months? My parents or in-laws			
q33a_parent	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	44	4,900,534	4.51
(2) No	1,031	103,743,452	95.49
Total	1,075	108,643,986	100.00

Q33A_YOUNGKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger			
q33a_youngkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	102	11,228,074	10.33
(2) No	973	97,415,912	89.67
Total	1,075	108,643,986	100.00

Q33A_OLDKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older			
q33a_oldkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	161	17,725,498	16.32
(2) No	914	90,918,488	83.68
Total	1,075	108,643,986	100.00

Q33A_GRANDKID Have you provided housing to anyone other than a spouse or partner in the past 12 months? My grandchildren			
q33a_grandkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	73	7,943,957	7.31
(2) No	1,002	100,700,029	92.69
Total	1,075	108,643,986	100.00

Q33A_OTHERREL Have you provided housing to anyone other than a spouse or partner in the past 12 months? My other relatives			
q33a_otherrel	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	42	4,843,386	4.46
(2) No	1,033	103,800,600	95.54
Total	1,075	108,643,986	100.00

Q33A_OTHER Have you provided housing to anyone other than a spouse or partner in the past 12 months? Anyone else			
q33a_other	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	34	2,992,926	2.75
(2) No	1,041	105,651,061	97.25
Total	1,075	108,643,986	100.00

Q33A_NO Have you provided housing to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA			
q33a_no	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	717	70,791,371	65.16
(2) No	358	37,852,616	34.84
Total	1,075	108,643,986	100.00

Q33A_DONTKNOW Have you provided housing to anyone other than a spouse or partner in the past 12 months? Don't know			
q33a_dontknow	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	2	87,181	0.08
(2) No	1,073	108,556,805	99.92
Total	1,075	108,643,986	100.00

Q33A_SKIPPED Have you provided housing to anyone other than a spouse or partner in the past 12 months? Skipped on web			
q33a_skipped	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	19	1,867,318	1.72
(2) No	1,056	106,776,668	98.28
Total	1,075	108,643,986	100.00

Q33A_REFUSED Have you provided housing to anyone other than a spouse or partner in the past 12 months? Refused			
q33a_refused	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1	109,762	0.10
(2) No	1,074	108,534,224	99.90
Total	1,075	108,643,986	100.00

Q33B_PARENT Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My parents or in-laws			
q33b_parent	Frequency	Weighted Frequency	Weighted Percent
(2) No	1,075	108,643,986	100.00
Total	1,075	108,643,986	100.00

Q33B_YOUNGKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger			
q33b_youngkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	113	11,686,050	10.76
(2) No	962	96,957,936	89.24
Total	1,075	108,643,986	100.00

Q33B_OLDKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older			
q33b_oldkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	99	8,895,956	8.19
(2) No	976	99,748,031	91.81
Total	1,075	108,643,986	100.00

Q33B_GRANDKID Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My grandchildren			
q33b_grandkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	95	9,679,308	8.91
(2) No	980	98,964,678	91.09
Total	1,075	108,643,986	100.00

Q33B_OTHERREL Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? My other relatives			
q33b_otherrel	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	19	2,903,499	2.67
(2) No	1,056	105,740,487	97.33
Total	1,075	108,643,986	100.00

Q33B_OTHER Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Anyone else			
q33b_other	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	9	800,358	0.74
(2) No	1,066	107,843,628	99.26
Total	1,075	108,643,986	100.00

Q33B_NO Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA			
q33b_no	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	760	76,746,927	70.64
(2) No	315	31,897,059	29.36
Total	1,075	108,643,986	100.00

Q33B_DONTKNOW Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Don't know			
q33b_dontknow	Frequency	Weighted Frequency	Weighted Percent
(2) No	1,075	108,643,986	100.00
Total	1,075	108,643,986	100.00

Q33B_SKIPPED Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Skipped on web			
q33b_skipped	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	23	2,822,382	2.60
(2) No	1,052	105,821,604	97.40
Total	1,075	108,643,986	100.00

Q33B_REFUSED Have you helped with college or other school costs for anyone other than a spouse or partner in the past 12 months? Refused			
q33b_refused	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1	109,762	0.10
(2) No	1,074	108,534,224	99.90
Total	1,075	108,643,986	100.00

Q33C_PARENT Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My parents or in-laws			
q33c_parent	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	32	3,750,196	3.45
(2) No	1,043	104,893,790	96.55
Total	1,075	108,643,986	100.00

Q33C_YOUNGKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger			
q33c_youngkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	92	9,873,257	9.09
(2) No	983	98,770,729	90.91
Total	1,075	108,643,986	100.00

Q33C_OLDKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older			
q33c_oldkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	115	11,262,978	10.37
(2) No	960	97,381,009	89.63
Total	1,075	108,643,986	100.00

Q33C_GRANDKID Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My grandchildren			
q33c_grandkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	37	3,766,638	3.47
(2) No	1,038	104,877,348	96.53
Total	1,075	108,643,986	100.00

Q33C_OTHERREL Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? My other relatives			
q33c_otherrel	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	32	3,571,313	3.29
(2) No	1,043	105,072,673	96.71
Total	1,075	108,643,986	100.00

Q33C_OTHER Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Anyone else			
q33c_other	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	21	1,589,650	1.46
(2) No	1,054	107,054,336	98.54
Total	1,075	108,643,986	100.00

Q33C_NO Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA			
q33c_no	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	801	80,693,522	74.27
(2) No	274	27,950,464	25.73
Total	1,075	108,643,986	100.00

Q33C_DONTKNOW Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Don't know			
q33c_dontknow	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1	35,896	0.03
(2) No	1,074	108,608,090	99.97
Total	1,075	108,643,986	100.00

Q33C_SKIPPED Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Skipped on web			
q33c_skipped	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	26	2,576,868	2.37
(2) No	1,049	106,067,118	97.63
Total	1,075	108,643,986	100.00

Q33C_REFUSED Have you provided help with medical care or bills to anyone other than a spouse or partner in the past 12 months? Refused			
q33c_refused	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1	109,762	0.10
(2) No	1,074	108,534,224	99.90
Total	1,075	108,643,986	100.00

Q33D_PARENT Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My parents or in-laws			
q33d_parent	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	48	5,656,957	5.21
(2) No	1,027	102,987,029	94.79
Total	1,075	108,643,986	100.00

Q33D_YOUNGKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My child(ren) age 22 and younger			
q33d_youngkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	103	10,377,874	9.55
(2) No	972	98,266,112	90.45
Total	1,075	108,643,986	100.00

Q33D_OLDKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My child(ren) age 23 and older			
q33d_oldkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	243	25,604,187	23.57
(2) No	832	83,039,799	76.43
Total	1,075	108,643,986	100.00

Q33D_GRANDKID Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My grandchildren			
q33d_grandkid	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	82	8,695,902	8.00
(2) No	993	99,948,084	92.00
Total	1,075	108,643,986	100.00

Q33D_OTHERREL Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? My other relatives			
q33d_otherrel	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	58	5,979,705	5.50
(2) No	1,017	102,664,281	94.50
Total	1,075	108,643,986	100.00

Q33D_OTHER Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Anyone else			
q33d_other	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	49	4,078,069	3.75
(2) No	1,026	104,565,917	96.25
Total	1,075	108,643,986	100.00

Q33D_NO Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Did not provide this type of support/NA			
q33d_no	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	622	61,311,557	56.43
(2) No	453	47,332,429	43.57
Total	1,075	108,643,986	100.00

Q33D_DONTKNOW Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Don't know			
q33d_dontknow	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	1	90,209	0.08
(2) No	1,074	108,553,777	99.92
Total	1,075	108,643,986	100.00

Q33D_SKIPPED Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Skipped on web			
q33d_skipped	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	14	1,527,813	1.41
(2) No	1,061	107,116,173	98.59
Total	1,075	108,643,986	100.00

Q33D_REFUSED Have you provided other financial support to anyone other than a spouse or partner in the past 12 months? Refused			
q33d_refused	Frequency	Weighted Frequency	Weighted Percent
(1) Yes	2	184,538	0.17
(2) No	1,073	108,459,448	99.83
Total	1,075	108,643,986	100.00

POLITICS Do you consider yourself a Democrat, a Republican, an independent or none of these?			
politics	Frequency	Weighted Frequency	Weighted Percent
.	6	983,982	0.91
(1) Democrat	381	39,262,539	36.14
(2) Republican	298	31,214,916	28.73
(3) Independent	281	25,422,614	23.40
(4) None of these	109	11,759,937	10.82
Total	1,075	108,643,986	100.00

DEMO Do you consider yourself a strong or moderate Democrat?			
demo	Frequency	Weighted Frequency	Weighted Percent
.	2	197,867	0.18
-99	694	69,381,448	63.86
(1) Strong Democrat	158	16,457,172	15.15
(2) Moderate Democrat	221	22,607,499	20.81
Total	1,075	108,643,986	100.00

REPUB Do you consider yourself a strong or moderate Republican?			
repub	Frequency	Weighted Frequency	Weighted Percent
.	2	293,355	0.27
-99	777	77,429,070	71.27
(1) Strong Republican	127	12,593,831	11.59
(2) Moderate Republican	169	18,327,730	16.87
Total	1,075	108,643,986	100.00

INDEP Do you lean more toward the Democrats or the Republicans?			
indep	Frequency	Weighted Frequency	Weighted Percent
.	11	1,108,380	1.02
-99	679	70,477,454	64.87
(1) Lean Democrat	123	11,173,203	10.28
(2) Don't lean	126	12,793,555	11.78
(3) Lean Republican	136	13,091,394	12.05
Total	1,075	108,643,986	100.00

IDEOLOGY Generally speaking, do you consider yourself a liberal, moderate, or conservative?			
ideology	Frequency	Weighted Frequency	Weighted Percent
.	28	2,671,243	2.46
(1) Strongly liberal	96	8,194,159	7.54
(2) Somewhat liberal	150	13,789,804	12.69
(3) Moderate	367	38,141,472	35.11
(4) Somewhat conservative	258	27,517,696	25.33
(5) Strongly conservative	176	18,329,610	16.87
Total	1,075	108,643,986	100.00

MARITAL Marital status			
marital	Frequency	Weighted Frequency	Weighted Percent
(1) Married/living with partner	605	62,277,864	57.32
(2) Widowed	147	14,754,077	13.58
(3) Divorced	195	18,540,327	17.07
(4) Separated	19	1,765,649	1.63
(5) Never married	109	11,306,069	10.41
Total	1,075	108,643,986	100.00

PARENT Are you a parent or guardian, regardless of the age of your children, or not?			
parent	Frequency	Weighted Frequency	Weighted Percent
.	5	539,960	0.50
(1) Yes	696	73,058,782	67.25
(2) No	374	35,045,244	32.26
Total	1,075	108,643,986	100.00

LEAVE Did you ever spend 3 months or more out of the labor force to raise children?			
leave	Frequency	Weighted Frequency	Weighted Percent
.	1	23,206	0.02
-99	379	35,585,204	32.75
(1) Yes	213	23,390,250	21.53
(2) No	482	49,645,326	45.70
Total	1,075	108,643,986	100.00

LEAVE2 How many months or years did you spend out of the labor force in total while raising children?			
leave2	Frequency	Weighted Frequency	Weighted Percent
.	26	2,929,282	2.70
-99	862	85,253,736	78.47
(1) Less than 1 year	33	4,393,815	4.04
(2) 1 year to under 5 years	43	4,117,067	3.79
(3) 5 years to under 10 years	48	4,742,853	4.37
(4) 10 or more years	62	7,088,353	6.52
(666) I never returned to the labor force (VOL)	1	118,879	0.11
Total	1,075	108,643,986	100.00

LEAVE3 Do you think that leaving work to raise children...?			
leave3	Frequency	Weighted Frequency	Weighted Percent
.	2	230,615	0.21
-99	872	86,453,829	79.58
(1) Had a negative impact on career	36	3,728,437	3.43
(2) Had a positive impact on career	22	2,309,957	2.13
(3) Or didn't have an impact on career	143	15,921,147	14.65
Total	1,075	108,643,986	100.00

EDUCATION Educational attainment			
education	Frequency	Weighted Frequency	Weighted Percent
(1) Less than high school graduate	91	13,806,713	12.71
(2) High school graduate	258	35,328,651	32.52
(3) Some college	252	19,508,282	17.96
(4) College graduate [Associates/community college, BA, or BS]	287	24,539,838	22.59
(5) Graduate degree [PhD, MD, JD, Master's degree]	187	15,460,503	14.23
Total	1,075	108,643,986	100.00

LIVEPL Which one of the following best describes where you live?			
livepl	Frequency	Weighted Frequency	Weighted Percent
.	9	1,199,897	1.10
(1) Urban area	249	20,971,187	19.30
(2) Suburban area	504	49,961,084	45.99
(3) Rural area	313	36,511,818	33.61
Total	1,075	108,643,986	100.00

HOME What is your current housing situation? Do you live...?			
home	Frequency	Weighted Frequency	Weighted Percent
.	8	648,580	0.60
(1) In a home that you own	796	83,252,660	76.63
(2) In a home that you rent	201	17,120,090	15.76
(3) In a home that other family members own/rent	43	5,429,715	5.00
(4) In some other living arrangement	27	2,192,941	2.02
Total	1,075	108,643,986	100.00

HOME2 Do you pay a mortgage on your home, or is your home paid off?			
home2	Frequency	Weighted Frequency	Weighted Percent
.	9	1,378,100	1.27
-99	279	25,391,326	23.37
(1) Pay mortgage	386	41,766,030	38.44
(2) Home is paid off	401	40,108,530	36.92
Total	1,075	108,643,986	100.00

HOME3 How would you describe the amount you have left to pay on your mortgage?			
home3	Frequency	Weighted Frequency	Weighted Percent
.	3	262,941	0.24
-99	689	66,877,956	61.56
(1) A relatively small amount	119	14,027,218	12.91
(2) A moderate amount	170	17,466,166	16.08
(3) A relatively large amount	94	10,009,705	9.21
Total	1,075	108,643,986	100.00

DEBT Do you have any personal debt, other than a mortgage, or not?			
debt	Frequency	Weighted Frequency	Weighted Percent
.	5	539,157	0.50
(1) Yes	575	59,891,267	55.13
(2) No	495	48,213,563	44.38
Total	1,075	108,643,986	100.00

DEBT2 How would you describe the amount of personal debt, not including a mortgage, that you have?			
debt2	Frequency	Weighted Frequency	Weighted Percent
.	3	212,219	0.20
-99	500	48,752,720	44.87
(1) A relatively small amount	157	17,706,948	16.30
(2) A moderate amount	252	26,686,783	24.56
(3) A relatively large amount	163	15,285,317	14.07
Total	1,075	108,643,986	100.00

DEBT3 What is the largest source of your personal debt, other than a mortgage?			
debt3	Frequency	Weighted Frequency	Weighted Percent
.	7	774,307	0.71
-99	500	48,752,720	44.87
(1) Car loan	190	22,150,509	20.39
(2) Credit cards	196	18,992,906	17.48
(3) School loans	33	3,218,717	2.96
(4) Home equity loan	64	6,468,875	5.95
(5) Medical bills	53	5,521,339	5.08
(6) Other	32	2,764,613	2.54
Total	1,075	108,643,986	100.00

RACETH Race/ethnicity			
raceth	Frequency	Weighted Frequency	Weighted Percent
(1) White, non-Hispanic	833	79,800,044	73.45
(2) Black, non-Hispanic	86	11,164,096	10.28
(3) Hispanic	89	10,808,229	9.95
(4) Other	67	6,871,617	6.32
Total	1,075	108,643,986	100.00

DPROGPARTA In the past 12 months have you or anyone in your household received food stamps?			
dprogparta	Frequency	Weighted Frequency	Weighted Percent
.	6	676,312	0.62
(1) Yes	120	12,389,200	11.40
(2) No	949	95,578,474	87.97
Total	1,075	108,643,986	100.00

DPROGPARTB In the past 12 months have you or anyone in your household received Supplemental Security Income (SSI)?			
dprogpартb	Frequency	Weighted Frequency	Weighted Percent
.	14	1,279,810	1.18
(1) Yes	113	12,621,332	11.62
(2) No	948	94,742,843	87.20
Total	1,075	108,643,986	100.00

DPROGPARTC In the past 12 months have you or anyone in your household received Social Security Disability (SSDI) or any other form of disability?			
dprogpартc	Frequency	Weighted Frequency	Weighted Percent
.	12	964,406	0.89
(1) Yes	180	17,461,083	16.07
(2) No	883	90,218,498	83.04
Total	1,075	108,643,986	100.00

DPROGPARTD In the past 12 months have you or anyone in your household received assistance to pay for utility bills?			
dprogpартd	Frequency	Weighted Frequency	Weighted Percent
.	9	886,514	0.82
(1) Yes	67	7,088,995	6.53
(2) No	999	100,668,477	92.66
Total	1,075	108,643,986	100.00

DPROGPART E In the past 12 months have you or anyone in your household received free or reduced medical care?			
dprogpартe	Frequency	Weighted Frequency	Weighted Percent
.	12	1,147,704	1.06
(1) Yes	192	19,408,702	17.86
(2) No	871	88,087,580	81.08
Total	1,075	108,643,986	100.00

INS1 Do you now have any type of health plan or health coverage or not?			
INS1	Frequency	Weighted Frequency	Weighted Percent
.	2	140,561	0.13
(1) Yes	1,009	102,280,691	94.14
(2) No	64	6,222,735	5.73
Total	1,075	108,643,986	100.00

INS2A Are you currently covered by health insurance through a current or former employer or union of yours or another family member?			
INS2A	Frequency	Weighted Frequency	Weighted Percent
.	14	1,819,302	1.67
-99	66	6,363,295	5.86
(1) Yes	464	47,981,835	44.16
(2) No	531	52,479,554	48.30
Total	1,075	108,643,986	100.00

INS2B Are you currently covered by Medicare, for people 65 and older, or people with certain disabilities?			
INS2B	Frequency	Weighted Frequency	Weighted Percent
.	15	1,397,534	1.29
-99	66	6,363,295	5.86
(1) Yes	507	48,604,252	44.74
(2) No	487	52,278,905	48.12
Total	1,075	108,643,986	100.00

INS2C Are you currently covered by Medicaid, Medical Assistance, or any kind of state or government-assistance plan for those with low incomes?			
INS2C	Frequency	Weighted Frequency	Weighted Percent
.	38	4,168,092	3.84
-99	66	6,363,295	5.86
(1) Yes	138	14,643,296	13.48
(2) No	833	83,469,303	76.83
Total	1,075	108,643,986	100.00

INS2D Are you currently covered by health insurance purchased directly from an insurance company or through a State or Federal Marketplace or Exchange or HealthCare.Gov by you or another family member?			
INS2D	Frequency	Weighted Frequency	Weighted Percent
.	22	2,514,482	2.31
-99	66	6,363,295	5.86
(1) Yes	253	24,872,766	22.89
(2) No	734	74,893,443	68.93
Total	1,075	108,643,986	100.00

INS2E Are you currently covered by TRICARE or other military health care?			
INS2E	Frequency	Weighted Frequency	Weighted Percent
.	27	2,648,345	2.44
-99	66	6,363,295	5.86
(1) Yes	63	6,910,079	6.36
(2) No	919	92,722,266	85.35
Total	1,075	108,643,986	100.00

INS2F Are you currently covered by health insurance through the Veteran's Administration?			
INS2F	Frequency	Weighted Frequency	Weighted Percent
.	28	3,074,659	2.83
-99	66	6,363,295	5.86
(1) Yes	74	6,127,896	5.64
(2) No	907	93,078,136	85.67
Total	1,075	108,643,986	100.00

INS2G Are you currently covered by health insurance through the Indian Health Service?			
INS2G	Frequency	Weighted Frequency	Weighted Percent
.	30	3,136,683	2.89
-99	66	6,363,295	5.86
(1) Yes	4	352,366	0.32
(2) No	975	98,791,641	90.93
Total	1,075	108,643,986	100.00

INS2H Are you currently covered by any other type of health insurance NOT listed above?			
INS2H	Frequency	Weighted Frequency	Weighted Percent
.	28	3,403,980	3.13
-99	66	6,363,295	5.86
(1) Yes	57	5,483,474	5.05
(2) No	924	93,393,236	85.96
Total	1,075	108,643,986	100.00

HHINCOME Household income			
HHIncome	Frequency	Weighted Frequency	Weighted Percent
.	1	63,711	0.06
(1) Under \$10,000	56	5,821,262	5.36
(2) \$10,000 to under \$20,000	151	14,351,535	13.21
(3) \$20,000 to under \$30,000	129	13,046,200	12.01
(4) \$30,000 to under \$40,000	107	11,198,069	10.31
(5) \$40,000 to under \$50,000	113	11,255,899	10.36
(6) \$50,000 to under \$75,000	172	17,768,224	16.35
(7) \$75,000 to under \$100,000	137	13,535,133	12.46
(8) \$100,000 to under \$150,000	132	14,076,480	12.96
(9) \$150,000 or more	77	7,527,474	6.93
Total	1,075	108,643,986	100.00

GENDER Gender			
gender	Frequency	Weighted Frequency	Weighted Percent
(1) Male	599	50,741,092	46.70
(2) Female	476	57,902,894	53.30
Total	1,075	108,643,986	100.00

CENSUS_REGION Census Region (4 regions)			
census_region	Frequency	Weighted Frequency	Weighted Percent
(1) Northeast	183	20,193,511	18.59
(2) Midwest	319	23,863,512	21.96
(3) South	345	40,306,523	37.10
(4) West	228	24,280,439	22.35
Total	1,075	108,643,986	100.00

Map of Census Regions

