



The Associated Press-NORC
Center for Public Affairs Research

Phasing into Retirement: Older Americans' Experiences with Work and Retirement Planning

**Conducted by The Associated Press-NORC Center for Public Affairs Research
with major funding from the Alfred P. Sloan Foundation**

*Interview dates: February 14 – March 13, 2017
1,683 adults ages 50 and older*

Margin of error: +/- 3.0 percentage points at the 95% confidence level among all adults

NOTE: All results show percentages among all respondents, unless otherwise labeled.

NEWO1. To get started, please think about the steps that people take to prepare for retirement. In general, how financially prepared would you say the average American age 50 to 65 is for retirement?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| Extremely/very prepared NET | 28 |
| Extremely prepared | 4 |
| Very prepared | 24 |
| Somewhat prepared | 46 |
| Not very/not prepared at all NET | 25 |
| Not very prepared | 22 |
| Not prepared at all | 3 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |

N=

1,683

Q1A. Are you currently employed full-time, part-time, or are you not currently employed?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------------------|--------------------------|--------------------------|---------------------------|
| Full-time | 35 | 28 | 30 |
| Part-time | 11 | 13 | 14 |
| Not employed for any reason | 55 | 59 | 56 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |

N=

1,024

1,075

1,683

If not employed in Q1A

Q1B. Are you retired, temporarily unemployed and looking for work, a homemaker or student, on medical leave or disability, or something else?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Retired | 66 | 63 | 62 |
| Temporarily unemployed and looking for work | 6 | 5 | 4 |
| A homemaker | 7 | 7 | 7 |
| A student | 1 | 1 | 1 |
| On medical leave or disability | 17 | 18 | 21 |
| Something else | 3 | 6 | 4 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |
| <i>N=</i> | 664 | 530 | 836 |

If retired in Q1A or Q1B

Q1D. Are you currently looking for work or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|--------------------------|---------------------------|
| Yes | 4 | 1 | 5 |
| No | 95 | 98 | 94 |
| ALREADY WORKING ¹ | 1 | * | 1 |
| DON'T KNOW | - | - | * |
| SKIPPED/REFUSED | - | * | * |
| <i>N=</i> | 500 | 448 | 648 |

If temporarily unemployed and looking for work in Q1B

Q1E. Did you quit your last job, were you laid off, or something else?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Quit | 32 | 4 | 13 |
| Laid off or fired | 41 | 72 | 32 |
| Something else | 27 | 24 | 44 |
| NOT APPLICABLE/SELF EMPLOYED ² | - | - | 12 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |
| <i>N=</i> | 30 | 24 | 38 |

¹ This volunteered option was not available on the web version of the questionnaire in 2016 or 2017.

² This volunteered option was not available on the web version of the questionnaire in 2016 or 2017.

If temporarily unemployed and looking for work in Q1B

Q2. For how long have you been unemployed, in years and months?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------|--------------------------|--------------------------|---------------------------|
| Less than 1 year | 38 | 34 | 6 |
| 1-2 years | 35 | 20 | 27 |
| 3+ years | 27 | 46 | 66 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |
| <i>N=</i> | 30 | 20 | 28 |

If not retired in Q1A or Q1B

Q3. Regardless of whether you are working at all, do you consider yourself retired, or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 24 | 27 | 25 |
| No | 76 | 73 | 75 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |
| <i>N=</i> | 524 | 628 | 1,036 |

System variable created

WORK STATUS

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|--------------------------|---------------------------|
| Working and not on medical leave / disability or retired | 40 | 35 | 37 |
| On medical leave/disability | 2 | 3 | 4 |
| Completely retired (not working) | 44 | 49 | 43 |
| Retired and working | 5 | 7 | 7 |
| Retired and looking for work | 2 | 1 | 3 |
| Temporarily unemployed and looking for work | 3 | 3 | 1 |
| Not working for other reasons | 3 | 3 | 4 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

If completely retired, retired and working, or retired and looking for work

Q3A. Did you retire by choice or did you feel you had no choice except to retire?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| By choice | 67 | 66 | 66 |
| Had no choice | 33 | 33 | 34 |
| DON'T KNOW | * | * | * |
| SKIPPED/REFUSED | * | * | 1 |
| N= | 641 | 634 | 917 |

If completely retired, retired and working, or retired and looking for work

Q3B. There are many reasons why someone may choose to retire. For each reason listed below, please select whether it was a reason why you retired or not. Did you retire because...?

[ITEMS RANDOMIZED]

| AP-NORC 2/14-3/13/2017 | Yes | No | DON'T KNOW | SKIPPED/ REFUSED |
|---|-----|----|---------------|---------------------|
| You had a health problem or a disability | 33 | 61 | * | 6 |
| There were changes at your company, such as downsizing or closure | 21 | 74 | * | 5 |
| The job changed and required skills that you did not have | 6 | 87 | * | 7 |
| You had to care for a spouse or another family member | 14 | 81 | - | 5 |
| You wanted to do something else | 26 | 68 | * | 5 |
| You could no longer meet the physical demands of your job | 28 | 65 | * | 6 |
| You were unemployed and could not find work | 7 | 86 | * | 7 |

N=917

Q4. Have you searched for a job in the last five years or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 22 | 26 | 25 |
| No | 78 | 74 | 75 |
| DON'T KNOW | * | - | * |
| SKIPPED/REFUSED | - | - | * |
| N= | 1,024 | 1,075 | 1,683 |

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If looked for a job at any point in the last five years

Q6. Wording if retired and looking for work or temporarily unemployed and looking for work
Would you say that your job search has been easy, difficult, or neither easy nor difficult?

Wording if working, on medical leave, retired, retired and working, or not working

Would you say that your job search was easy, difficult, or neither easy nor difficult?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--------------------------------------|--------------------------|--------------------------|---------------------------|
| Very/moderately easy NET | 25 | 22 | 24 |
| Very easy | 8 | 8 | 8 |
| Moderately easy | 17 | 13 | 16 |
| Neither easy nor difficult | 19 | 19 | 24 |
| Moderately/very difficult NET | 55 | 60 | 51 |
| Moderately difficult | 20 | 30 | 31 |
| Very difficult | 35 | 29 | 20 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | 1 | - | 1 |
| <i>N=</i> | 183 | 283 | 469 |

If not completely retired

Q6D. In the past five years, have you received any job training or gone back to school for more education, or not?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|---------------------------|
| Yes | 29 | 25 |
| No | 71 | 75 |
| DON'T KNOW | - | - |
| SKIPPED/REFUSED | - | - |
| <i>N=</i> | 539 | 935 |

If not completely retired and have received job training or education in the past five years

Q6E. Which of the following types of training or education have you gotten in the past five years?

Please select all that apply. Have you...?

| AP-NORC 3/8-3/27/2016 | Yes | No | DON'T KNOW | SKIPPED/ REFUSED |
|---|-----|----|---------------|---------------------|
| Received on-the-job training | 75 | 18 | - | 8 |
| Taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement | 45 | 48 | - | 7 |
| Taken a course or courses toward a degree or certificate | 40 | 54 | - | 6 |
| Received any other specialized training related to your job or field – please specify | 39 | 54 | - | 7 |

N=146

| AP-NORC 2/14-3/13/2017 | Yes | No | DON'T KNOW | SKIPPED/ REFUSED |
|---|-----|----|---------------|---------------------|
| Received on-the-job training | 63 | 29 | - | 7 |
| Taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement | 55 | 38 | - | 8 |
| Taken a course or courses toward a degree or certificate | 36 | 54 | - | 10 |
| Received any other specialized training related to your job or field | 38 | 55 | - | 7 |

N=258

If not completely retired and have received job training or education in the past five years

Q6F. Why did you get more training or education? Was it...?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|---------------------------|
| Because your employer required it | 38 | 40 |
| To learn something new or just for fun | 37 | 37 |
| <i>If working and not on medical leave/disability/retired or retired and working</i> | | |
| To advance in your current job (2017 N=229) | 31 | 35 |
| To help get a new job in the field you work in now | 19 | 16 |
| To help start a new career | 17 | 23 |
| For some other reason – please specify | 2 | 10 |
| DON'T KNOW | - | - |
| SKIPPED/REFUSED | - | - |
| N= | 146 | 257 |

If working and not on medical leave/disability/retired, on medical leave/disability, completely retired, retired and looking for work, temporarily unemployed and looking for work, or not working for other reasons

Q14. How likely is it that you will do any work for pay during your retirement?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--------------------------------------|--------------------------|--------------------------|---------------------------|
| Extremely/very likely NET | 31 | 28 | 28 |
| Extremely likely | 11 | 12 | 12 |
| Very likely | 20 | 16 | 16 |
| Somewhat likely | 28 | 26 | 26 |
| Not too/not at all likely NET | 40 | 46 | 46 |
| Not too likely | 12 | 16 | 19 |
| Not at all likely | 27 | 30 | 27 |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | * | - | * |
| N= | 960 | 986 | 1,564 |

If working and not on medical leave/disability/retired

Q5A. Have you been unemployed at any time during the last five years, or not?

In answering this question, please do not include any time that you intentionally stopped working to care for family, go to school, or retire.

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 20 |
| No | 80 |
| DON'T KNOW | - |
| SKIPPED/REFUSED | * |

N=

601

If currently working and not on medical leave/disability/retired, but searched for a job in the past 5 years in Q4, or if unemployed in the past 5 years in Q5A

Q5B. In the last five years, would you say that your longest stretch of unemployment was less than six months, six months to under a year, or a year or more?

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| Less than six months | 24 |
| Six months to under a year | 18 |
| A year or more | 47 |
| <i>If not yes in Q5A</i> Have not been unemployed in the last five years | 7 |
| DON'T KNOW | 3 |
| SKIPPED/REFUSED | * |

N=

374

If unemployed in Q5A or searched for a job in Q4

Q5C. How many jobs have you had in the past five years?

| | AP-NORC 2/14- 3/13/2017 |
|--|-------------------------------|
| One job | 36 |
| Two jobs | 34 |
| Three jobs | 11 |
| Four jobs | 4 |
| Five jobs | 1 |
| Six or more jobs | 3 |
| I haven't had any jobs in the past 5 years | 13 |
| DON'T KNOW | - |
| SKIPPED/REFUSED | - |

N=

502

If working and not on medical leave/disability/retired or retired and working

Q8. Over the last five years, has your pay increased, decreased, or stayed about the same?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-------------------------------------|--------------------------|--------------------------|---------------------------|
| Increased a lot/a little NET | 44 | 51 | 51 |
| Increased a lot | 10 | 8 | 9 |
| Increased a little | 34 | 43 | 41 |
| Stayed about the same | 38 | 35 | 31 |
| Decreased a little/a lot NET | 17 | 14 | 18 |
| Decreased a little | 5 | 8 | 6 |
| Decreased a lot | 11 | 6 | 11 |
| DON'T KNOW | * | - | * |
| SKIPPED/REFUSED | * | - | * |

N=

367

445

721

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If working and not on medical leave/disability/retired or retired and working

Q8A. How many hours per week do you work on average?

[OPEN ENDED, 0-168 ACCEPTED]

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--------------------|--------------------------|---------------------------|
| Less than 10 hours | 4 | 5 |
| 10-19 hours | 6 | 6 |
| 20-29 hours | 15 | 13 |
| 30-39 hours | 13 | 16 |
| 40-49 hours | 42 | 43 |
| 50 hours or more | 19 | 16 |
| <i>Mean</i> | <i>36.6</i> | <i>36.7</i> |
| <i>Median</i> | <i>40</i> | <i>40</i> |
| DON'T KNOW | * | 1 |
| SKIPPED/REFUSED | 1 | * |
| <i>N=</i> | <i>445</i> | <i>721</i> |

If working and not on medical leave/disability/retired or retired and working

Q8B. Compared to five years ago, has the number of hours that you work per week...?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14- 3/13/2017 |
|-----------------------|--------------------------|-------------------------------|
| Increased | 16 | 16 |
| Decreased | 28 | 30 |
| Stayed about the same | 56 | 54 |
| DON'T KNOW | - | - |
| SKIPPED/REFUSED | - | * |
| <i>N=</i> | <i>445</i> | <i>721</i> |

If working and not on medical leave/disability/retired, retired and working, retired and looking for work, or temporarily unemployed and looking for work, or if temporarily unemployed and looking for work for less than 5 years in Q2

Q9. In the last five years, have you made any of the following changes at work?

[ITEMS RANDOMIZED]

Q9A. Have you tried to take on fewer physically demanding tasks at work, or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 20 | 32 | 28 |
| No | 78 | 68 | 72 |
| DON'T KNOW | 1 | - | * |
| SKIPPED/REFUSED | * | 1 | * |
| <i>N=</i> | 406 | 470 | 784 |

Q9B. Have you tried to take on fewer mentally demanding tasks at work, or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 15 | 18 | 16 |
| No | 83 | 80 | 83 |
| DON'T KNOW | 2 | - | * |
| SKIPPED/REFUSED | - | 2 | 1 |
| <i>N=</i> | 406 | 470 | 784 |

Q9C. *Wording if working and not on medical leave/disability/retired, on medical leave, temporarily unemployed and looking for work, or not working for other reasons*
Regardless of how far down the road it might be, how financially prepared do you feel for retirement? Would you say...

Wording if retired, retired and working, or retired and looking for work
How financially prepared were you when you retired? Would you say...

| | AP-NORC 2/14-3/13/2017 |
|--|---------------------------|
| Extremely/very prepared NET | 27 |
| Extremely prepared | 5 |
| Very prepared | 22 |
| Somewhat prepared | 37 |
| Not very prepared/not prepared at all NET | 35 |
| Not very prepared | 19 |
| Not prepared at all | 17 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |

N=

1,683

If completely retired, retired and working, or retired and looking for work

Q9D. **And how would you describe the financial situation in your own household these days? Would you say that it is...**

| | AP-NORC 2/14-3/13/2017 |
|-------------------------------|---------------------------|
| Very/somewhat good NET | 64 |
| Very good | 26 |
| Somewhat good | 39 |
| Neither good nor poor | 16 |
| Somewhat/very poor NET | 19 |
| Somewhat poor | 13 |
| Very poor | 6 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |

N=

917

If working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons

Q10. At what age do you expect to retire?

[OPEN ENDED, 18-100 ACCEPTED]

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------------------|--------------------------|--------------------------|---------------------------|
| Less than 65 years old | 28 | 21 | 18 |
| 65-69 years old | 34 | 35 | 33 |
| 70 years old and older | 20 | 17 | 18 |
| <i>Mean</i> | <i>65.7</i> | <i>66.0</i> | <i>66.1</i> |
| <i>Median</i> | <i>65</i> | <i>65</i> | <i>65</i> |
| Never | | 25 | 27 |
| NEVER | 11 | | |
| DON'T KNOW | 6 | 1 | 3 |
| NOT APPLICABLE ³ | 2 | 1 | |
| SKIPPED/REFUSED | - | - | 1 |
| <i>N=</i> | <i>373</i> | <i>441</i> | <i>766</i> |

³ This volunteered option was removed in 2017.

If working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons, or if no choice in retirement in Q3A

Q12. *Wording if not retired*

How important will each of the following factors be in your decision about when to retire?

Wording if already retired

At the time of your retirement, how important was each of the following factors in your decision about when to retire?

[ITEMS RANDOMIZED]

Q12A. Satisfaction with your job

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 54 | 58 | 42 |
| Extremely important | 19 | 25 | 17 |
| Very important | 35 | 32 | 25 |
| Moderately important | 22 | 19 | 23 |
| Only a little/not important at all NET | 20 | 18 | 24 |
| Only a little important | 5 | 7 | 8 |
| Not important at all | 15 | 11 | 16 |
| Not applicable ⁴ | | 4 | 10 |
| NOT APPLICABLE ⁵ | 3 | * | |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | * | - | 1 |

N=

836

852

1,349

⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁵ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12B. Your financial needs

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 69 | 69 | 63 |
| Extremely important | 31 | 40 | 32 |
| Very important | 38 | 29 | 31 |
| Moderately important | 16 | 14 | 18 |
| Only a little/not important at all NET | 13 | 14 | 14 |
| Only a little important | 5 | 6 | 7 |
| Not important at all | 8 | 8 | 8 |
| Not applicable ⁶ | | 3 | 4 |
| NOT APPLICABLE ⁷ | 1 | * | |
| DON'T KNOW | * | * | * |
| SKIPPED/REFUSED | 1 | * | 1 |
| <i>N=</i> | 836 | 852 | 1,349 |

Q12C. Your need for benefits such as health insurance offered through an employer

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 61 | 54 | 51 |
| Extremely important | 27 | 31 | 27 |
| Very important | 33 | 23 | 25 |
| Moderately important | 10 | 13 | 10 |
| Only a little/not important at all NET | 24 | 26 | 26 |
| Only a little important | 6 | 7 | 7 |
| Not important at all | 19 | 19 | 19 |
| Not applicable ⁸ | | 6 | 12 |
| NOT APPLICABLE ⁹ | 4 | * | |
| DON'T KNOW | * | * | * |
| SKIPPED/REFUSED | * | * | * |
| <i>N=</i> | 836 | 852 | 1,349 |

⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁹ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12D. Your spouse or partner's plans for retirement

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 37 | 40 | 31 |
| Extremely important | 14 | 17 | 13 |
| Very important | 22 | 23 | 18 |
| Moderately important | 12 | 12 | 12 |
| Only a little/not important at all NET | 27 | 23 | 26 |
| Only a little important | 8 | 6 | 7 |
| Not important at all | 19 | 17 | 19 |
| Not applicable ¹⁰ | | 20 | 30 |
| NOT APPLICABLE ¹¹ | 22 | 5 | |
| DON'T KNOW | 2 | * | 1 |
| SKIPPED/REFUSED | 1 | * | 1 |
| <i>N=</i> | 836 | 852 | 1,349 |

Q12E. Wanting more free time

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 38 | 51 | 43 |
| Extremely important | 12 | 21 | 18 |
| Very important | 26 | 30 | 25 |
| Moderately important | 31 | 22 | 28 |
| Only a little/not important at all NET | 29 | 22 | 23 |
| Only a little important | 12 | 12 | 11 |
| Not important at all | 17 | 10 | 11 |
| Not applicable ¹² | | 4 | 5 |
| NOT APPLICABLE ¹³ | 2 | * | |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | 836 | 852 | 1,349 |

¹⁰ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹¹ This option was a volunteered option for telephone respondents in 2013 and 2016.

¹² This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹³ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q12F. Your health

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 65 | 64 | 61 |
| Extremely important | 24 | 34 | 30 |
| Very important | 41 | 30 | 30 |
| Moderately important | 11 | 11 | 15 |
| Only a little/not important at all NET | 21 | 20 | 18 |
| Only a little important | 5 | 5 | 5 |
| Not important at all | 16 | 15 | 13 |
| Not applicable ¹⁴ | | 4 | 6 |
| NOT APPLICABLE ¹⁵ | 2 | * | |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | 836 | 852 | 1,349 |

Q12G. Your ability to do your job

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|--------------------------|---------------------------|
| Extremely/very important NET | 58 | 57 | 48 |
| Extremely important | 24 | 26 | 20 |
| Very important | 35 | 31 | 28 |
| Moderately important | 14 | 12 | 14 |
| Only a little/not important at all NET | 24 | 25 | 27 |
| Only a little important | 4 | 6 | 6 |
| Not important at all | 20 | 19 | 22 |
| Not applicable ¹⁶ | | 5 | 9 |
| NOT APPLICABLE ¹⁷ | 2 | * | |
| DON'T KNOW | 1 | - | * |
| SKIPPED/REFUSED | * | * | 1 |
| <i>N=</i> | 836 | 852 | 1,349 |

¹⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹⁵ This option was a volunteered option for telephone respondents in 2013 and 2016.

¹⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

¹⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q13. In general, would you say you feel more excited or more anxious about your retirement?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------------|--------------------------|--------------------------|---------------------------|
| More excited | 43 | 53 | 52 |
| More anxious | 38 | 41 | 43 |
| NEITHER ¹⁸ | 15 | 4 | |
| BOTH ¹⁹ | 2 | * | |
| DON'T KNOW | 2 | 1 | 4 |
| SKIPPED/REFUSED | * | 1 | 1 |
| N= | 1,022 | 1,075 | 1,683 |

If age is younger than 65 or on medical leave/disability, completely retired, retired and looking for work, temporarily unemployed and looking for work, or not working for other reasons

Q15. Wording if age is 64 or younger

Do you plan to do any work for pay past the age of 65, or not?

Wording if age is 65 or older

Have you already done any work for pay past the age of 65, or not?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|---------------------------|
| Yes | 49 | 50 |
| No | 50 | 48 |
| DON'T KNOW | 1 | 1 |
| SKIPPED/REFUSED | * | 1 |
| N= | 990 | 1,544 |

If age is 65 or older and no in Q15

Q15A. Do you plan to do any work for pay past the age of 65, or not?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|---------------------------|
| Yes | 10 | 10 |
| No | 89 | 90 |
| DON'T KNOW | * | * |
| SKIPPED/REFUSED | * | * |
| N= | 263 | 369 |

¹⁸ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

¹⁹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

If yes in Q15 or Q15A or if age is 65 or older and working and not on medical leave/disability/retired or retired and working

Q15B. *Wording if age is older than 65*

There are many reasons why someone may choose to work past the age of 65. I'm going to read you a list of reasons, and for each one please tell me if it was a major reason, minor reason, or not a reason at all why you personally chose to work past the age of 65.

Wording if age is 65 or younger

There are many reasons why someone may choose to work past the age of 65. I'm going to read you a list of reasons, and for each one please tell me if it was a major reason, minor reason, or not a reason at all why you personally plan to work past the age of 65.

[ITEMS RANDOMIZED]

| AP-NORC 2/14-3/13/2017 | Major reason | Minor reason | Not a reason at all | DON'T KNOW | SKIPPED/ REFUSED |
|---|-----------------|-----------------|------------------------|---------------|---------------------|
| Financial concerns | 59 | 29 | 12 | - | * |
| To stay active or busy | 58 | 28 | 14 | - | 1 |
| You enjoy the work | 56 | 28 | 15 | * | * |
| To keep health coverage or other types of benefits | 39 | 20 | 41 | * | * |
| You enjoy spending time with the people at your work | 36 | 34 | 29 | * | 1 |

N=939

Q16. When you think about the following aspects of retirement, do you feel mostly secure or mostly anxious?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER; ITEMS RANDOMIZED]

Q16A. The amount of savings you have for retirement

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|--------------------------|---------------------------|
| Mostly secure | 46 | 44 | 44 |
| Mostly anxious | 45 | 53 | 53 |
| NEITHER ²⁰ | 6 | 2 | |
| BOTH ²¹ | 1 | * | |
| NOT APPLICABLE ²² | 1 | - | |
| DON'T KNOW | 1 | * | 1 |
| SKIPPED/REFUSED | * | * | 1 |
| <i>N=</i> | <i>1,024</i> | <i>1,075</i> | <i>1,683</i> |

Q16B. Your physical health

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|---------------------------|
| Mostly secure | 57 | 56 |
| Mostly anxious | 40 | 42 |
| NEITHER ²³ | 1 | |
| BOTH ²⁴ | * | |
| NOT APPLICABLE ²⁵ | - | |
| DON'T KNOW | 1 | 1 |
| SKIPPED/REFUSED | 1 | 1 |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

²⁰ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²¹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²² This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²³ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁴ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁵ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

Q16C. Being able to keep up with your mortgage, rent, or other housing payments

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|---------------------------|
| Mostly secure | 67 | 64 |
| Mostly anxious | 30 | 34 |
| NEITHER ²⁶ | 1 | |
| BOTH ²⁷ | * | |
| NOT APPLICABLE ²⁸ | - | |
| DON'T KNOW | * | 1 |
| SKIPPED/REFUSED | * | 1 |
| <i>N=</i> | 1,075 | 1,683 |

Q16D. Being able to pay for major unexpected medical expenses

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|---------------------------|
| Mostly secure | 48 | 45 |
| Mostly anxious | 50 | 53 |
| NEITHER ²⁹ | 1 | |
| BOTH ³⁰ | * | |
| NOT APPLICABLE ³¹ | - | |
| DON'T KNOW | * | 1 |
| SKIPPED/REFUSED | * | 1 |
| <i>N=</i> | 1,075 | 1,683 |

²⁶ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁷ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁸ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

²⁹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³⁰ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³¹ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

Q17. *Wording if working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*
Have you ever had to borrow or withdraw money from a retirement plan, such as a 401(k) plan or pension, or not?

Wording if completely retired, retired and working, or retired and looking for work
Before you retired, did you ever have to borrow or withdraw money from a retirement plan, such as a 401(k) plan or pension, or not?

| | AP-NORC 2/14-3/13/2017 |
|--------------------------------|---------------------------|
| Yes | 25 |
| No | 63 |
| DON'T KNOW | * |
| I don't have a retirement plan | 11 |
| SKIPPED/REFUSED | * |
| <i>N=</i> | <i>1,683</i> |

If Yes in Q17

Q17A. **How did you use the money that you borrowed or withdrew from your retirement plan?**

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| To pay for monthly expenses such as rent, utility bills, or groceries | 34 |
| To pay for an unexpected expense such as unexpected medical bills | 23 |
| To pay down credit card debt | 23 |
| To pay for a down payment on a house | 14 |
| To pay for a child's tuition or other educational expenses | 8 |
| To live on during a period of unemployment | 17 |
| To pay for care for a parent, in-law, or other family member | 5 |
| Other – please specify | 20 |
| <i>N=</i> | <i>423</i> |

Q18. At what age do you expect to start collecting Social Security retirement benefits? If you are already collecting Social Security retirement benefits, please indicate the age you first started receiving them.

If you have not thought about this before, please provide your best guess.

[OPEN ENDED, 18-100 ACCEPTED]

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|--------------------------|---------------------------|
| Less than 65 years old | 41 | 43 | 41 |
| 65-69 years old | 43 | 44 | 42 |
| 70 years old and older | 6 | 9 | 8 |
| <i>Mean</i> | <i>63.4</i> | <i>63.6</i> | <i>63.6</i> |
| <i>Median</i> | <i>65</i> | <i>65</i> | <i>65</i> |
| Do not expect to collect Social Security retirement benefits ³² | | | 7 |
| NOT APPLICABLE ³³ | 4 | 1 | |
| DON'T KNOW | 5 | 2 | 2 |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | <i>1,024</i> | <i>1,075</i> | <i>1,683</i> |

If working and not on medical leave/disability/retired or retired and working

Q19. Other than Social Security, are you currently saving any additional money for retirement?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|--------------------------|---------------------------|
| Yes | 75 | 66 | 70 |
| No | 25 | 33 | 30 |
| NOT APPLICABLE ³⁴ | * | - | |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | * | * | 1 |
| <i>N=</i> | <i>367</i> | <i>445</i> | <i>721</i> |

³² This option was not available on the 2013 and 2016 surveys.

³³ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

³⁴ This volunteered option was not available on the web version of the questionnaire in 2016 and was removed entirely in 2017.

If working and not on medical leave/disability/retired, retired and working, completely retired, or retired and looking for work

Q20. *Wording if working and not on medical leave/disability/retired or retired and working*
Over the past ten years, do you think you have saved enough for retirement or not?

Wording if completely retired or retired and looking for work

Over the ten years before you retired, do you think you saved enough for retirement or not?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 35 |
| No | 64 |
| DON'T KNOW | 1 |
| SKIPPED/REFUSED | 1 |

N=

1,518

If No in Q20

Q20A. *Wording if working and not on medical leave/disability/retired or retired and working*

There are several reasons that people give for not saving as much as they would like to save for retirement. For each reason, please indicate if it is a major reason, a minor reason, or not a reason why you say you have not saved as much as you should have for retirement in the past ten years.

Wording if completely retired or retired and looking for work

There are several reasons that people give for not saving as much as they would like to save for retirement. For each reason, please indicate if it is a major reason, a minor reason, or not a reason why you say you didn't save as much as you should have for retirement over the ten years before you retired.

| AP-NORC 2/14-3/13/2017 | Major reason | Minor reason | Not a reason at all | DON'T KNOW | SKIPPED/ REFUSED |
|--|-----------------|-----------------|------------------------|---------------|---------------------|
| You thought your family members would help you out, so you didn't need to save | 4 | 9 | 86 | 1 | 1 |
| You had too many other financial responsibilities | 58 | 24 | 17 | * | 1 |
| You thought Social Security would be enough to cover your retirement expenses | 12 | 28 | 59 | 1 | 1 |
| You underestimated the amount you would need for retirement | 28 | 29 | 42 | 1 | * |
| You don't have much money left over after paying bills | 63 | 21 | 14 | * | 1 |
| You or a family member faced a major health need or problem | 29 | 18 | 52 | - | 1 |
| You have a lot of debt to pay off | 32 | 30 | 36 | * | 2 |
| You thought you could count on your home as a retirement asset to cover your retirement expenses | 12 | 23 | 63 | * | 2 |
| You or your spouse lost a job, took a big pay cut, or experienced a loss in income | 32 | 16 | 51 | * | 1 |
| Your employers haven't offered retirement plans | 15 | 15 | 68 | 1 | 1 |
| You had some other life changing event occur | 31 | 17 | 50 | 1 | 1 |
| Other – please specify | 16 | 2 | 50 | 2 | 30 |

N=1,007

Q22. *Wording if working and not on medical leave/disability, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*

Will you receive a pension, or not?

Wording if completely retired, retired and working, or retired and looking for work

Do you receive a pension, or not?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|--------------------------|---------------------------|
| Yes | 45 | 43 | 43 |
| No | 53 | 52 | 49 |
| I don't currently receive a pension but I will in the future ³⁵ | | 3 | 3 |
| I'm not sure ³⁶ | | 2 | 5 |
| DON'T KNOW ³⁷ | 1 | 1 | |
| SKIPPED/REFUSED | 1 | * | * |
| N= | 1,024 | 1,075 | 1,683 |

If yes or don't currently receive a pension but will in the future in Q22

Q22A. **Do you worry that your employer will reduce or eliminate pension benefits in the future-- before or during your retirement?**

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 27 |
| No | 71 |
| DON'T KNOW | 1 |
| SKIPPED/REFUSED | * |
| N= | 777 |

³⁵ This option was not available on the 2013 survey.

³⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

³⁷ This option was a volunteered option for telephone respondents in 2013 and 2016.

Q23. *Wording if yes or don't currently receive a pension but will in the future in Q22*
We're interested in any other sources of income you have for retirement, in addition to your pension.

Wording if no, don't know/not sure, or skipped/refused in Q22
We're interested in any sources of income you have for retirement.

For each of the following, please indicate if you have this source or not. How about...?

Q23A. Social Security Retirement Income

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 86 | 77 |
| No | 12 | 17 |
| I'm not sure ³⁸ | 2 | 6 |
| DON'T KNOW ³⁹ | * | |
| SKIPPED/REFUSED | * | * |
| <i>N=</i> | 1,075 | 1,683 |

Q23B. A retirement account like a 401(k), 403(b), IRA, or SEP plan

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 56 | 55 |
| No | 41 | 41 |
| I'm not sure ⁴⁰ | 1 | 3 |
| DON'T KNOW ⁴¹ | * | |
| SKIPPED/REFUSED | 1 | 1 |
| <i>N=</i> | 1,075 | 1,683 |

³⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

³⁹ This was a volunteered option for telephone respondents in 2016.

⁴⁰ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴¹ This was a volunteered option for telephone respondents in 2016.

Q23C. Disability payments

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 14 | 15 |
| No | 80 | 78 |
| I'm not sure ⁴² | 2 | 5 |
| DON'T KNOW ⁴³ | * | |
| SKIPPED/REFUSED | 3 | 2 |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

Q23D. Income from the sale of physical assets such as real estate or a business

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 22 | 19 |
| No | 73 | 74 |
| I'm not sure ⁴⁴ | 2 | 5 |
| DON'T KNOW ⁴⁵ | * | |
| SKIPPED/REFUSED | 3 | 2 |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

Q23E. Income from a trust fund

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 3 |
| No | 94 |
| I'm not sure | 2 |
| SKIPPED/REFUSED | 1 |
| <i>N=</i> | <i>1,683</i> |

⁴² This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴³ This was a volunteered option for telephone respondents in 2016.

⁴⁴ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁵ This was a volunteered option for telephone respondents in 2016.

Q23F. An inheritance

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 11 |
| No | 83 |
| I'm not sure | 5 |
| SKIPPED/REFUSED | 1 |
| <i>N=</i> | 1,683 |

Q23G. Other investments, specify

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 36 | 18 |
| No | 60 | 75 |
| I'm not sure ⁴⁶ | 2 | 4 |
| DON'T KNOW ⁴⁷ | - | |
| SKIPPED/REFUSED | 2 | 2 |
| <i>N=</i> | 1,075 | 1,683 |

Q23H. Other savings

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|----------------------------|--------------------------|---------------------------|
| Yes | 48 | 34 |
| No | 49 | 61 |
| I'm not sure ⁴⁸ | 2 | 2 |
| DON'T KNOW ⁴⁹ | - | |
| SKIPPED/REFUSED | 2 | 2 |
| <i>N=</i> | 1,075 | |

⁴⁶ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁷ This was a volunteered option for telephone respondents in 2016.

⁴⁸ This option was presented on the web version of the questionnaire in 2016. It was presented to both web and telephone respondents in 2017.

⁴⁹ This was a volunteered option for telephone respondents in 2016.

If two or more sources of retirement income in Q22 and Q23 combined

Q24. *Wording if not completely retired*

Which of these areas will be your household's biggest source of retirement income?

Wording if completely retired

Which of these areas is your household's biggest source of retirement income?

If you're not sure, please make your best guess.

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|---------------------------|
| Social Security retirement income | 44 | 42 |
| Pensions | 20 | 20 |
| A retirement account like a 401(k), 403(b), or IRA | 15 | 17 |
| Disability payments | 6 | 8 |
| Income from the sale of physical assets such as real estate or a business | 4 | 3 |
| Income from a trust fund | | * |
| An inheritance | | 2 |
| Other investments | 5 | 4 |
| Other savings | 3 | 2 |
| I'm not sure ⁵⁰ | 2 | |
| DON'T KNOW ⁵¹ | * | 1 |
| SKIPPED/REFUSED | * | 1 |
| <i>N=</i> | <i>1,046</i> | <i>1,565</i> |

Q27. **Thinking about your retirement savings, do you think it's most likely that:**

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|---------------------------|
| I will outlive my savings | 32 | 41 |
| My savings will outlive me | 29 | 16 |
| My savings will be just about right to cover my needs throughout my retirement | 37 | 37 |
| DON'T KNOW | 2 | 4 |
| SKIPPED/REFUSED | * | 1 |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

⁵⁰ This option was presented on the web version of the questionnaire in 2016.

⁵¹ This was a volunteered option for telephone respondents in 2016. It was a volunteered option for both web and telephone respondents in 2017.

Q28. How confident are you that your total retirement income will last through the remainder of your life?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|---------------------------|
| Extremely/very confident NET | 32 | 28 |
| Extremely confident | 11 | 7 |
| Very confident | 21 | 21 |
| Somewhat confident | 36 | 32 |
| Not very/not confident at all NET | 32 | 38 |
| Not very confident | 17 | 18 |
| Not confident at all | 15 | 20 |
| DON'T KNOW | * | 1 |
| SKIPPED/REFUSED | * | * |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

Q29. *Wording if working and not on medical leave/disability/retired, on medical leave/disability, temporarily unemployed and looking for work, or not working for other reasons*
When you retire, do you think you will...?

Wording if completely retired, retired and working, or retired and looking for work
Looking forward to later in your retirement, do you think you will...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|---------------------------|
| Need to reduce my spending | 29 | 52 |
| Be able to increase my spending | 25 | 5 |
| Or be able to keep my spending about the same | 45 | 43 |
| DON'T KNOW | 1 | 1 |
| SKIPPED/REFUSED | * | 1 |
| <i>N=</i> | <i>1,075</i> | <i>1,683</i> |

Q30. Do you have enough income to pay your bills or are you sometimes behind on payments?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--------------------------------------|--------------------------|---------------------------|
| I have enough income to pay my bills | 82 | 79 |
| I'm sometimes behind on payments | 18 | 21 |
| DON'T KNOW | * | * |
| SKIPPED/REFUSED | * | * |
| <i>N=</i> | 1,075 | 1,683 |

Q31. Now we have a few questions about finances and family. Have you ever helped your parents or in-laws financially, including providing housing, or helping to cover other expenses, or is this something you haven't done?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 31 |
| No | 68 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |
| <i>N=</i> | 1,683 |

If yes in Q31

Q31A. Which of these best describes how often you helped your parents or in-laws financially?

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| Provided support on one or two occasions | 34 |
| Provided support a few times a year | 30 |
| Provided support on a consistent basis, such as weekly or monthly | 35 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | 1 |
| <i>N=</i> | 538 |

If yes in Q31

Q31B. Why did you help your parents or in-laws financially?

| | AP-NORC 2/14-3/13/2017 |
|--|---------------------------|
| They could no longer work. | 24 |
| They didn't have the income that they used to. | 33 |
| Their expenses increased. | 20 |
| They had health problems or needed help with health care expenses. | 42 |
| I wanted to help them. | 48 |
| Other – please specify | 13 |
| <i>N=</i> | 536 |

Q32. Do you currently have any family members helping you with regular expenses, including providing housing or helping to cover other monthly expenses like utilities and groceries or not?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 10 |
| No | 89 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |
| <i>N=</i> | 1,683 |

If yes in Q32

Q32A. Thinking about all of your regular expenses, about how much is covered with the financial support from family? Would you say...?

| | AP-NORC 2/14-3/13/2017 |
|-----------------------------------|---------------------------|
| Less than a quarter | 40 |
| Between a quarter and a half | 29 |
| Between a half and three quarters | 14 |
| More than three quarters | 12 |
| DON'T KNOW | 5 |
| SKIPPED/REFUSED | 1 |
| <i>N=</i> | 184 |

Q33. Do you have any family members who might help cover your regular expenses during retirement, or not?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 14 |
| No | 71 |
| Not sure | 15 |
| SKIPPED/REFUSED | * |

N= 1,683

Rotate order of Q34A and Q34B

Q34A. [Now/Again] thinking about things family members sometimes do for each other, do you think it is a parent's responsibility to provide financial assistance to an adult child if he or she needs it, or is this not really a parent's responsibility?

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| Yes, this is a parent's responsibility | 46 |
| No, this is not a parent's responsibility | 52 |
| DON'T KNOW | 1 |
| SKIPPED/REFUSED | 1 |

N= 1,683

Q34B. [Now/Again] thinking about things family members sometimes do for each other, do you think it is the responsibility of an adult child to provide financial assistance to an elderly parent if he or she needs it, or is this not really the responsibility of an adult child?

| | AP-NORC 2/14-3/13/2017 |
|---|---------------------------|
| Yes, this is an adult child's responsibility | 56 |
| No, this is not an adult child's responsibility | 43 |
| DON'T KNOW | 1 |
| SKIPPED/REFUSED | 1 |

N= 1,683

Q35. Since you turned 18, have your parents or other older relatives ever given you the following as gifts or loans, or is this something you haven't received?

| AP-NORC 2/14-3/13/2017 | Yes | No | DON'T KNOW | SKIPPED/ REFUSED |
|--|-----|----|---------------|---------------------|
| Money for college or graduate school | 23 | 77 | * | 1 |
| Down payment for a house | 17 | 83 | - | * |
| A car, or money to purchase a car | 24 | 75 | - | * |
| Money to help establish a business | 5 | 94 | * | 1 |
| Real estate or other investments | 8 | 91 | - | 1 |
| Other substantial type of loan or gift | 18 | 81 | - | 1 |

N=1,683

If any yes in Q35

Q35G. Would you estimate that the total amount that your parents or older relatives gave you in gifts or loans to be \$10,000 or less, or more than \$10,000?

| | AP-NORC 2/14-3/13/2017 |
|--------------------|---------------------------|
| \$10,000 or less | 58 |
| More than \$10,000 | 40 |
| DON'T KNOW | 1 |
| SKIPPED/REFUSED | 1 |

N=

836

Q36. Some people purchase a life insurance policy to provide financial security to their loved ones at the time of their passing. The benefit received from a life insurance policy is known as a death benefit. Have you received a death benefit from a family member's life insurance policy or not?

| | AP-NORC 2/14-3/13/2017 |
|-----------------------------------|---------------------------|
| Yes, I have received a benefit | 25 |
| No, I have not received a benefit | 75 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |

N=

1,683

If no, don't know, or skipped/refused in Q36

Q36A. Do you expect to receive a death benefit from a family member's life insurance policy in the future?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 9 |
| No | 78 |
| I'm not sure | 13 |
| SKIPPED/REFUSED | * |
| N= | 1,288 |

Q37. Some people receive an inheritance from a family member or loved one upon that person's passing. This could take different forms, including gifts or distributions made in advance of a person's passing. Have you ever received an inheritance?

| | AP-NORC 2/14-3/13/2017 |
|--|---------------------------|
| Yes, I have received an inheritance | 37 |
| No, I have not received an inheritance | 62 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |
| N= | 1,683 |

If no, don't know, or skipped/refused in Q37

Q38. Do you expect to receive an inheritance in the future?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 11 |
| No | 75 |
| I'm not sure | 13 |
| SKIPPED/REFUSED | 1 |
| N= | 1,132 |

DEMOGRAPHIC PROFILE

The following questions are for classification purposes only. Be assured that your responses will be combined with those of other participants to this survey.

D1. Do you consider yourself a Democrat, a Republican, an independent or none of these?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Democrat | 37 | 36 | 34 |
| Republican | 24 | 29 | 28 |
| Independent | 24 | 23 | 25 |
| None of these | 13 | 11 | 12 |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | 2 | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

If Democrat in D1

D2D. Do you consider yourself a strong or moderate Democrat?

If Republican in D1

D2R. Do you consider yourself a strong or moderate Republican?

If independent, none, don't know, or skipped/refused in D1

D2I. Do you lean more toward the Democrats or the Republicans?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--|--------------------------|--------------------------|---------------------------|
| Total Democrat | 48 | 46 | 44 |
| Democrat - strong | 21 | 15 | 16 |
| Democrat - moderate | 16 | 21 | 18 |
| Democratic - unknown intensity | * | * | * |
| Ind./None/DK/Ref. - lean Democratic | 11 | 10 | 10 |
| Total Republican | 38 | 41 | 39 |
| Republican - strong | 11 | 12 | 12 |
| Republican - moderate | 12 | 17 | 17 |
| Republican - unknown intensity | 1 | * | * |
| Ind./None/DK/Ref. - lean Republican | 14 | 12 | 11 |
| Independent – don't lean ⁵² | 11 | 12 | 7 |
| None – don't lean ⁵³ | * | 1 | 8 |
| Other ⁵⁴ | 1 | | |
| DON'T KNOW | * | - | 1 |
| SKIPPED/REFUSED | 1 | * | * |

N= 1,024 1,075 1,683

D3. Generally speaking, do you consider yourself a liberal, moderate, or conservative?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------------|--------------------------|--------------------------|---------------------------|
| Strongly liberal | 11 | 8 | 8 |
| Somewhat liberal | 13 | 13 | 13 |
| Moderate | 28 | 35 | 32 |
| Somewhat conservative | 21 | 25 | 24 |
| Strongly conservative | 21 | 17 | 19 |
| DON'T KNOW | 3 | 2 | 2 |
| SKIPPED/REFUSED | 2 | 1 | 1 |

N= 1,024 1,075 1,683

⁵² This option was a volunteered option for respondents in 2013.

⁵³ This option was a volunteered option for respondents in 2013.

⁵⁴ This option was a volunteered option for respondents in 2013. It was not available on the 2016 and 2017 survey.

DParent. Are you a parent or guardian, regardless of the age of your children, or not?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|---------------------------|
| Yes | 67 | 71 |
| No | 32 | 29 |
| DON'T KNOW | * | - |
| SKIPPED/REFUSED | * | * |
| <i>N=</i> | 1,075 | 1,683 |

D9. Which one of the following best describes where you live?

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Urban area | 24 | 19 | 23 |
| Suburban area | 41 | 46 | 47 |
| Rural area | 34 | 34 | 27 |
| DON'T KNOW | 1 | 1 | 3 |
| SKIPPED/REFUSED | * | * | * |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

D10. Do you have any personal debt, other than a mortgage, or not?

Please include car loans, credit card debt, school loans, home equity loans, medical debt, and any other types of personal debt.

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|---------------------------|
| Yes | 55 | 57 |
| No | 44 | 43 |
| DON'T KNOW | - | * |
| SKIPPED/REFUSED | * | * |
| N= | 1,075 | 1,683 |

If yes in D10

D10A. How would you describe the amount of personal debt, not including a mortgage, that you have? Would you say that it is...?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---------------------------|--------------------------|---------------------------|
| A relatively small amount | 30 | 35 |
| A moderate amount | 45 | 50 |
| A relatively large amount | 26 | 15 |
| DON'T KNOW | * | - |
| SKIPPED/REFUSED | * | 1 |
| N= | 575 | 951 |

If yes in D10

D10B. What is the largest source of your personal debt, other than a mortgage?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---------------------------------------|--------------------------|---------------------------|
| Car loan | 37 | 33 |
| Credit cards | 32 | 34 |
| School loans | 5 | 7 |
| Home equity loan | 11 | 9 |
| Medical bills | 9 | 9 |
| Other – please specify | 4 | 5 |
| I'm not sure/DON'T KNOW ⁵⁵ | 1 | 3 |
| SKIPPED/REFUSED | - | * |
| N= | 575 | 951 |

⁵⁵ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

DProgPart. In the past 12 months have you or anyone else in your household received...

DProgpartA. Food Stamps

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 10 | 11 | 13 |
| No | 90 | 88 | 87 |
| DON'T KNOW | - | * | - |
| SKIPPED/REFUSED | - | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

DProgpartB. Supplemental Security Income (SSI)

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 8 | 12 | 8 |
| No | 91 | 87 | 91 |
| DON'T KNOW | 1 | * | 1 |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

DProgpartC. Social Security Disability SSDI or any other form of disability

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 18 | 16 | 19 |
| No | 82 | 83 | 81 |
| DON'T KNOW | * | * | * |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

DProgpartD. Assistance to pay for utility bills

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 5 | 7 | 6 |
| No | 95 | 93 | 93 |
| DON'T KNOW | * | * | * |
| SKIPPED/REFUSED | - | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

DProgartE. Free or reduced medical care

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 17 | 18 | 17 |
| No | 82 | 81 | 82 |
| DON'T KNOW | 1 | * | * |
| SKIPPED/REFUSED | * | 1 | 1 |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

D11. The next set of questions are somewhat personal. Please remember that all information you provide is confidential and private. If you feel uncomfortable answering questions, you can skip over anything you prefer not to answer.

These questions are about incarceration, meaning serving time in prison or jail. We're interested in ways that retirement planning and savings can be affected by being incarcerated. The answers to these questions will be used for research purposes only.

Have you ever served time in prison or jail, or not?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 8 |
| No | 91 |
| DON'T KNOW | - |
| SKIPPED/REFUSED | * |
| <i>N=</i> | 1,683 |

If yes in D11

D11A. How many times have you been in prison or jail?

| | AP-NORC 2/14-3/13/2017 |
|-----------------------|---------------------------|
| Once | 42 |
| Twice | 23 |
| Three times | 12 |
| More than three times | 22 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | * |
| <i>N=</i> | 157 |

If yes in D11 and once in D11A

D11B. How long were you in prison or jail?

If yes in D11 and twice, three times, or more than three times in D11A

D11C. In total, how long were you in prison or jail?

| | AP-NORC 2/14-3/13/2017 |
|--------------------------------|---------------------------|
| Less than 2 weeks | 21 |
| 2 weeks to less than 2 months | 19 |
| 2 months to less than 6 months | 10 |
| 6 months to less than a year | 6 |
| 1 year to less than 2 years | 7 |
| 2 years to less than 10 years | 10 |
| 10 or more years | 8 |
| DON'T KNOW/SKIPPED/REFUSED | 21 |

N=

157

If yes in D11

D11D. Did you lose your job as a result of being in prison or jail?

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 32 |
| No | 68 |
| DON'T KNOW | - |
| SKIPPED/REFUSED | - |

N=

157

If no, don't know, or skipped/refused in D11

D11E. Has anyone in your immediate family ever served time in prison or jail, or not? By immediate family, we mean your parents, your spouse, your siblings, or your children.

| | AP-NORC 2/14-3/13/2017 |
|-----------------|---------------------------|
| Yes | 16 |
| No | 83 |
| DON'T KNOW | * |
| SKIPPED/REFUSED | 1 |
| <i>N=</i> | <i>1,527</i> |

If yes in D11E

D11F. Have you provided financial assistance to any immediate family members while they were in prison or jail or after they were released or is this something you haven't done?

| | AP-NORC 2/14-3/13/2017 |
|--|---------------------------|
| Yes, I've provided financial assistance | 45 |
| No, I have not provided financial assistance | 55 |
| DON'T KNOW | - |
| SKIPPED/REFUSED | - |
| <i>N=</i> | <i>276</i> |

Ins1. The next questions are about health insurance. Do you now have any type of health plan or health coverage or not?⁵⁶

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Yes | 85 | 94 | 91 |
| No | 14 | 6 | 8 |
| DON'T KNOW | * | * | - |
| SKIPPED/REFUSED | * | * | * |
| <i>N=</i> | <i>1,024</i> | <i>1,075</i> | <i>1,683</i> |

⁵⁶ In 2013, this question read: "The next questions are about health insurance. Please include health insurance obtained through employment or purchased directly as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills. Are you covered by any kind of health insurance or some other kind of health care plan or not?"

If yes in Ins1

Ins2. Are you currently covered by any of the following, or not?

| | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---|--------------------------|---------------------------|
| Medicare, for people 65 and older, or people with certain disabilities | 48 | 51 |
| Health insurance through a current or former employer or union of yours or another family member | 47 | 49 |
| 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. Do NOT include plans that cover only one type of service, such as dental, drug or vision plans | 24 | 23 |
| Medicaid, Medical Assistance, or any kind of state or government-assistance plan for those with low incomes | 14 | 15 |
| TRICARE or other military health care | 7 | 5 |
| Health insurance through the Veteran's Administration | 6 | 7 |
| Any other type of health insurance NOT listed above | 5 | 15 |
| Health insurance through the Indian Health Service | * | * |
| <i>N=</i> | 1,009 | 1,528 |

EDUCATION. Highest level of school completed

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|--------------------------------|--------------------------|--------------------------|---------------------------|
| Less than high school graduate | 12 | 13 | 12 |
| High school graduate | 34 | 33 | 32 |
| Technical/trade school | 3 | | |
| Some college | 17 | 18 | 16 |
| College graduate | 20 | 23 | 26 |
| Graduate degree | 14 | 14 | 14 |
| DON'T KNOW | * | - | - |
| SKIPPED/REFUSED | * | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

MARITAL. Marital status

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|---------------------------------------|--------------------------|--------------------------|---------------------------|
| Married/Living as married/Co-habiting | 61 | 57 | 56 |
| Separated | 2 | 2 | 3 |
| Divorced | 14 | 17 | 18 |
| Widowed | 15 | 14 | 13 |
| Never married | 7 | 10 | 10 |
| DON'T KNOW | * | - | - |
| SKIPPED/REFUSED | * | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

RACETH. Race/ethnicity

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-------------------------|--------------------------|--------------------------|---------------------------|
| White, Caucasian | 74 | 73 | 74 |
| Black, African-American | 10 | 10 | 10 |
| Hispanic | 9 | 10 | 10 |
| Other | 5 | 6 | 6 |
| DON'T KNOW | * | - | - |
| SKIPPED/REFUSED | 3 | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

AGE. Age

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| 50-54 | 22 | 20 | 17 |
| 55-59 | 20 | 20 | 22 |
| 60-64 | 17 | 17 | 17 |
| 65+ | 39 | 42 | 43 |
| DON'T KNOW | * | - | - |
| SKIPPED/REFUSED | 2 | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

INCOME. Household income

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|------------------------------|--------------------------|--------------------------|---------------------------|
| Under \$10,000 | 9 | 5 | 5 |
| \$10,000 to under \$20,000 | 12 | 13 | 11 |
| \$20,000 to under \$30,000 | 11 | 12 | 13 |
| \$30,000 to under \$40,000 | 8 | 10 | 11 |
| \$40,000 to under \$50,000 | 8 | 10 | 10 |
| \$50,000 to under \$75,000 | 17 | 16 | 17 |
| \$75,000 to under \$100,000 | 11 | 12 | 12 |
| \$100,000 to under \$150,000 | 10 | 13 | 14 |
| \$150,000 or more | 8 | 7 | 8 |
| DON'T KNOW | 2 | * | - |
| SKIPPED/REFUSED | 5 | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

GENDER. Respondent's gender

| | AP-NORC 8/8-9/10/2013 | AP-NORC 3/8-3/27/2016 | AP-NORC 2/14-3/13/2017 |
|-----------------|--------------------------|--------------------------|---------------------------|
| Male | 46 | 47 | 47 |
| Female | 54 | 53 | 53 |
| DON'T KNOW | - | - | - |
| SKIPPED/REFUSED | - | - | - |
| <i>N=</i> | 1,024 | 1,075 | 1,683 |

Study Methodology

This survey was conducted by The Associated Press-NORC Center for Public Affairs Research and with funding from the Alfred P. Sloan Foundation. Data were collected using AmeriSpeak®, NORC's 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). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.

Interviews for this survey were conducted between February 14 and March 13, 2017, with adults age 50 and over representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 1,683 completed the survey—1,049 via the web and 634 via telephone. The sample also included oversamples of African American and Hispanic adults—332 African Americans and 308 Hispanics. Interviews were conducted in both English and Spanish, depending on respondent preference.

The final stage completion rate is 39.5 percent, the weighted household panel response rate is 34.4 percent, and the weighted household panel retention rate is 94.7 percent, for a cumulative response rate of 12.8 percent. The overall margin of sampling error is +/- 3.0 percentage points at the 95 percent confidence level, including the design effect. Among subgroups, the margin of sampling error at the 95 percent confidence level is +/- 3.5 percentage points for African Americans and +/- 4.6 percentage points for Hispanics.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any noncoverage or under- and oversampling resulting from the study-specific sample design. Poststratification variables included age, gender, Census division, race/ethnicity, and education. Weighting variables were obtained from the 2016 Current Population Survey. The weighted data reflect the U.S. population of adults age 50 and over.

All differences reported between subgroups of the U.S. population are at the 95 percent level of statistical significance, meaning that there is only a 5 percent (or lower) probability that the observed differences could be attributed to chance variation in sampling.

A comprehensive listing of the questions, complete with tabulations of top-level results for each question, is available on The AP-NORC Center website: www.apnorc.org. For more information, email info@apnorc.org.

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- NORC at the University of Chicago is one of the oldest and most respected, independent research institutions in the world.

The two organizations have established The AP-NORC Center for Public Affairs Research 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.

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