

Study #431

◆◆◆◆ LOS ANGELES TIMES® POLL ALERT ◆◆◆◆

HOW THE POLL WAS CONDUCTED

The Times Poll contacted 1,589 adults nationwide, including 807 respondents 60 years of age and over, by telephone October 20–23, 1999. Telephone numbers were chosen from a list of all exchanges in the nation. Random-digit dialing techniques were used so that listed and non-listed numbers could be contacted. The entire sample was weighted slightly to conform with census figures for sex, race, age, education and region. The margin of sampling error for the entire sample is plus or minus 3 percentage points; for those 60 years of age and older, it is 4 points. For certain subgroups the error margin may be somewhat higher. Poll results can also be affected by other factors such as question wording and the order in which questions are presented.

NOTES

All answer frequencies are given in percentages. Totals may exceed 100% in questions where more than one response was accepted. “–” indicates less than 0.5%.

RESULTS FROM THE TIMES POLL NATIONAL SURVEY October 20–23, 1999

GUIDE TO COLUMN HEADINGS

ALL	All U.S. adults
18–44	Ages 18 to 44
45–54	Ages 45–54
55–64	Ages 55 to 64
65+	Age 65 or older
MEN	Men
WOM	Women
MAR	Married
NOT MAR	Not married
60–69	Ages 60 to 69
70+	Age 70 or older
<40K	Annual family income less than \$40,000
>40K	Annual family income \$40,000 or more

Q4: All things considered, would you say you are satisfied or dissatisfied with the way your life is going these days? Are you entirely (satisfied/dissatisfied), or mostly (satisfied/dissatisfied), or are you somewhat (satisfied/dissatisfied) with the way your life is going these days? (ACCEPTED “NEUTRAL, NEITHER SATISFIED NOR DISSATISFIED” AS A VOLUNTEERED RESPONSE)

	ALL	18–44	45–54	55–64	65+	MEN	WOM	MAR	NOT MAR
Satisfied (Net)	88	90	86	90	86	90	87	91	84
Entirely satisfied	29	27	25	34	32	28	30	32	25
Mostly satisfied	47	50	47	45	45	52	43	50	44
Somewhat satisfied	12	13	14	11	10	10	13	10	16
Neutral	3	2	3	2	4	3	2	2	4
Dissatisfied (Net)	9	8	11	8	9	6	11	7	12
Somewhat dissatisfied	5	5	6	4	3	3	6	4	5
Mostly dissatisfied	3	2	2	3	4	2	4	1	5
Entirely dissatisfied	1	1	3	1	2	1	2	1	1
Don't know	–	–	–	–	1	1	–	–	–

Now turning your attention to the subject of growing old and aging...

Q5: If you could choose your ideal age, how old would you like to be?

	ALL	18–44	45–54	55–64	65+	MEN	WOM	MAR	NOT MAR
25 or younger	24	40	15	9	12	28	20	19	39
26–30	14	21	12	14	6	13	15	16	14
31–35	11	11	20	13	6	11	11	11	12
36–40	9	9	10	12	9	9	10	11	7
41–50	12	6	22	14	16	10	13	13	9
Over 50	19	6	13	29	36	18	20	19	11
Don't know	11	7	8	9	15	11	11	11	8
Average age (in years)	40	31	39	44	52	39	41	40	33

ALTERNATIVE BREAKS OF QUESTION 5:

	ALL	18–44	45–54	55–64	65+	MEN	WOM	MAR	NOT MAR
Younger than 50	65	85	71	56	39	67	63	65	78
50 or older	24	7	21	35	46	22	27	24	14
Don't know	11	8	8	9	15	11	10	11	8

	ALL	18–44	45–54	55–64	65+	MEN	WOM	MAR	NOT MAR
40 or younger	58	80	57	48	33	61	56	57	72
41–50	12	6	22	14	16	10	13	13	9
Over 50	19	6	13	29	36	18	20	19	11
Don't know	11	8	8	9	15	11	11	11	8

Q6: Are you looking forward to growing older, or not?

	ALL	18–44	45–54	55–64	65+	MEN	WOM	MAR	NOT MAR
Yes	59	56	53	56	68	59	60	62	53
No	33	38	36	35	24	33	33	30	39
Don't know	8	6	11	9	8	8	7	8	8

Q7: Does the thought of getting old frighten you, or are you looking forward to getting old, or have you not thought about growing old?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Frightens me	13	16	13	11	9	11	15	11	19
Looking forward to it	34	30	39	34	38	35	33	36	28
Not thought about it	45	47	41	44	43	46	43	45	45
Don't know	8	7	7	11	10	8	9	8	8

Q8: What does getting old mean to you personally? Is there something else? (ACCEPTED UP TO TWO REPLIES)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Can enjoy my life	20	19	23	21	20	21	19	22	15
Getting sick	12	11	13	17	10	8	16	13	10
Retirement	9	11	16	8	2	11	7	11	6
Getting wiser	9	14	11	2	2	10	7	7	14
Losing independence	8	7	10	9	10	8	9	8	9
Closer to death	7	6	6	6	8	7	6	6	7
Having grandchildren	7	8	5	7	6	7	7	8	5
Family is raised	6	8	6	4	4	6	6	8	4
Not able to care									
for myself	6	4	5	8	8	6	7	6	6
Slowing down	6	5	4	5	10	8	5	6	7
The aging process	4	5	2	4	4	5	3	4	4
Less money	3	2	3	3	3	2	3	2	3
Loss of family members	2	1	1	1	4	1	2	1	1
Losing looks	2	3	3	1	1	1	3	2	2
Contentment	2	2	1	1	2	2	1	2	2
Boredom	1	2	2	-	1	2	1	1	3
Catch up on reading	1	1	1	-	1	1	1	1	1
Play golf/tennis/etc.	1	1	1	1	1	2	-	1	1
Not able to drive	1	-	-	1	2	-	1	1	-
Avoiding illness	1	-	2	1	2	1	1	1	1
Loneliness	1	1	1	1	1	-	1	1	-
Time for family/friends	1	1	-	2	1	2	1	1	2
Loss of youthfulness	1	1	1	-	1	1	1	1	1
Increased responsibility	1	2	1	-	-	1	1	1	2
Freedom to travel	1	2	-	1	-	-	2	2	1
Do more volunteer work	-	-	-	-	1	-	1	-	1
More free time	-	1	1	1	-	-	1	-	1
Not working	-	1	-	-	-	-	-	-	-
Other	10	12	9	7	8	10	9	10	10
Nothing in particular	14	10	12	20	18	14	14	13	14
Don't know	6	6	8	5	9	6	8	6	7

Q9: At what age do you think someone becomes middle-aged?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
30-39	8	15	3	4	1	11	4	7	12
40-49	31	38	35	25	21	36	26	32	34
50-59	42	36	46	52	47	38	47	44	37
60-69	11	7	11	13	16	7	15	11	8
70 or older	8	4	5	6	15	8	8	6	9
Average age (in years)	50	46	50	51	54	48	51	49	49

ALTERNATIVE BREAK OF QUESTION 9:

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
30-44	22	36	18	11	7	30	15	21	28
45-64	68	59	75	80	74	62	74	71	61
65 or older	10	5	7	9	19	8	11	8	11

Q10: At what age do you consider someone to be elderly?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Younger than 65	12	20	13	3	6	15	9	10	18
65-69	14	19	13	8	10	17	11	13	17
70-74	24	29	26	29	14	26	23	24	26
75-79	15	15	18	15	13	15	15	18	11
80-84	19	12	15	29	24	15	22	20	15
85 or older	9	2	12	10	18	6	12	9	6
Don't know	7	3	3	6	15	6	8	6	7
Average age (in years)	73	69	73	75	76	71	74	73	70

ALTERNATIVE BREAK OF QUESTION 10:

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
45-64	12	19	13	3	6	15	9	10	18
65 or older	88	81	87	97	94	85	91	90	82

Q11: Generally speaking, do you think the best years of a person's life are before age 50 or after age 50?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Before 50	55	68	55	41	43	58	52	53	60
After 50	30	21	29	41	39	29	31	32	28
Don't know	15	11	16	18	18	13	17	15	12

Q12: Do you agree or disagree with this statement: "The elderly in this country are generally ignored and not treated with respect"? (IF AGREE OR DISAGREE) Do you (agree/disagree) strongly or (agree/disagree) only somewhat?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	67	73	68	67	57	64	69	66	72
Agree strongly	44	49	47	46	33	40	47	42	50
Agree somewhat	23	24	21	21	25	24	23	24	22
Disagree (Net)	29	23	31	30	37	33	26	30	26
Disagree somewhat	17	13	16	19	22	19	15	17	17
Disagree strongly	12	10	15	11	15	14	10	13	9
Don't know	4	4	1	3	6	3	5	4	2

Q13: Would you say you are in excellent health, or very good health, or good health, or fair health, or poor health?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Excellent/Good (Net)	80	88	87	79	66	83	77	82	82
Excellent	24	28	27	25	14	25	22	23	29
Very good	28	33	31	22	23	30	26	30	26
Good	28	27	29	32	29	28	29	29	27
Fair/Poor (Net)	20	12	13	20	33	17	23	17	18
Fair	15	9	11	15	24	12	17	13	13
Poor	5	3	2	6	9	4	6	5	5
Don't know	-	-	-	1	1	-	-	1	-

Q14: What health problem bothers you or do you fear the most?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Cancer	26	35	29	26	11	24	28	27	29
Heart disease	12	12	12	10	11	14	10	13	11
Arthritis	8	6	5	11	12	6	10	7	7
Alzheimer's disease	5	5	7	5	6	4	6	5	5
Diabetes	4	2	5	5	5	3	4	4	3
Stroke	4	1	2	4	8	4	4	4	2
AIDS	2	4	1	-	-	2	1	1	4
Back problems	2	4	2	3	1	3	2	3	2
Mental illness	1	-	1	1	2	1	2	1	1
High blood pressure	1	1	-	2	2	1	1	2	1
Loss of eyesight	1	-	-	1	2	1	1	1	1
Pulmonary disease	1	-	-	2	2	1	1	1	1
Physical incapacity	1	1	2	1	1	1	1	1	1
Orthopedic problems	1	-	1	-	2	1	1	1	1
Obesity	1	3	1	-	-	1	2	1	2
Asthma	1	1	-	-	2	1	1	1	1
Emphysema	1	-	-	1	-	-	1	-	1
Loss of hearing	-	1	-	1	-	1	-	-	1
Other	7	5	6	6	9	6	7	5	10
Nothing	18	15	23	17	20	22	14	19	13
Don't know	3	4	3	4	4	3	3	3	3

Q15: Some people use what is called "alternative" medicine instead of or in addition to traditional medical treatments. I am going to read you a list of some types of alternative medicine. After you hear the list, please tell me if you have ever personally used any of the treatments mentioned: Have you ever used herbal medicine, acupuncture, vitamin supplements other than a standard multivitamin, chiropractic, homeopathy, or holistic medicine or is there a treatment you have used that I have not mentioned? (ACCEPTED ALL THAT APPLY) (ACCEPTED "NONE" OR "ALL" AS VOLUNTEERED RESPONSES)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Vitamins	27	23	32	28	29	24	30	29	26
Chiropractic	27	26	28	31	25	29	25	29	23
Herbal medicine	25	28	34	25	17	23	26	25	28
Acupuncture	5	5	6	8	5	5	6	5	6
Homeopathy	5	6	4	5	3	4	5	5	5
Holistic medicine	3	3	9	4	1	3	4	3	5
Prayer	1	1	-	-	-	-	1	1	-
Massage therapy	-	1	1	-	-	-	1	-	1
Hypnosis	-	-	-	-	1	-	-	-	-
Other	2	2	3	4	2	2	2	2	3
All	1	1	3	2	1	1	2	2	1
None	43	43	41	43	43	43	42	41	43

Q16: On another subject, how many people over 65 do you think have active sexual lives—almost all of them, or many of them, or about half of them, or few of them, or almost none of them?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Almost all/Many (Net)	28	24	37	37	26	27	29	32	23
Almost all	9	6	8	14	9	10	7	10	8
Many	19	17	29	24	16	16	22	22	14
About half	31	32	32	33	29	33	30	34	28
Few/Almost none (Net)	27	35	20	17	23	29	25	24	37
Few	23	29	18	16	20	24	22	22	29
Almost none	4	7	2	1	4	5	3	2	9
Don't know	14	9	11	13	22	11	16	10	12

(ASKED OF THOSE UNDER 60 YEARS OF AGE)

Q20: When you are old, however you define that, do you expect your life will be better than it is now, worse than it is now or about the same as it is now?

	ALL	18-44	45-54	55-64*	65+	MEN	WOM	MAR	NOT MAR
Better	46	54	29	13	na	44	49	40	59
Worse	12	7	22	24	na	12	10	12	9
Same	40	37	47	57	na	41	39	46	29
Don't know	2	2	2	6	na	3	2	2	3

* NOTE: Only 85 respondents in the 55-64 age group.

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER)

Q21: Now that you are older, do you think your life is better than it was when you were younger, or worse than it was or about the same as it was when you were younger?

	- MEN -		- WOMEN -		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Better	47	39	37	32	34	45
Worse	13	18	14	21	20	9
Same	36	37	46	41	42	41
Don't know	4	6	3	6	4	5

(ASKED OF EVERYONE)

Q22: Generally speaking, do you agree or disagree with the following statement: "Grown children should not be expected to support their parents"? (IF AGREE OR DISAGREE) Is that (agree/disagree) strongly or (agree/disagree) somewhat?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	55	42	62	65	66	56	54	59	44
Agree strongly	30	20	31	40	41	31	30	34	20
Agree somewhat	25	22	30	25	26	25	24	25	24
Disagree (Net)	40	56	35	28	26	40	41	37	52
Disagree somewhat	19	22	19	16	17	17	21	18	20
Disagree strongly	21	34	17	12	8	23	20	19	32
Don't know	5	2	3	7	8	4	5	4	4

Now turning your attention to the subject of aging and parents.... Over the next few questions, when I say "parents" please think of your parents, stepparents or in-laws.

Q23: Are any of your parents 60 years old or older, or are your parents no longer living?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Parents no longer living	42	5	30	61	89	37	47	41	25
Parents under 60	18	39	5	2	2	20	17	12	40
Parents 60 or older	39	55	65	37	9	42	36	46	34
Don't know	1	1	-	-	-	1	-	1	1

Q24: Are any of your in-laws 60 years old or older, or are they no longer living, or do you not have any in-laws?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
In-laws no longer living	41	11	25	53	82	34	47	38	28
In-laws under 60	12	22	7	7	2	14	11	13	13
In-laws 60 or older	33	42	56	35	12	36	30	47	14
Don't have in-laws	13	23	11	5	4	15	12	1	44
Don't know	1	2	1	-	-	1	-	1	1

(ASKED OF THOSE WITH LIVING PARENTS OR IN-LAWS)

Q25: Is supporting elderly parents something you worry about a great deal, a little or not at all?

	<u>ALL</u>
Great deal	15
A little	33
Not at all	51
Don't know	1

Q26: Let's say your parents tell you that they never want to be put in a nursing home, but after researching all of the options, you feel this is the only one that makes sense. Knowing that would be a difficult decision for you to make, would you be able to put your parents in a nursing home or not?

	<u>ALL</u>	18-44	45-64	55-64	65+
Put in nursing home	44	39	48	59	55
Not put in nursing home	47	54	42	30	29
Don't know	9	7	10	11	16

Q27: Are your parents financially independent, or do you or any other family members provide them with this help? (IF PROVIDE ASSISTANCE) Which family members, including yourself, provide financial assistance to your parents?

	<u>ALL</u>
Financially independent	84
I alone provide help	5
I and other family member(s)	7
Other family member(s), not I	1
Don't know	3

(ASKED OF THOSE WHO SAY THEY PROVIDE FINANCIAL ASSISTANCE TO PARENTS OR IN-LAWS)

Q28: You just told us that you or you and a family member help provide financial assistance to your parents. Would you say that assistance covers all expenses for your parents, or most, or some, or just a little?

	<u>ALL</u> *
All/Most (Net)	19
All	6
Most	13
Some/Little (Net)	74
Some	37
A little	37
Don't know	7

* NOTE: Base = 96.

Q29: Is providing financial support for your parents a major strain on you and your family, a minor strain or is it not a strain on you? Remember you're thinking about your in-laws as well.

	<u>ALL</u> *
Major strain	10
Minor strain	33
Not strain	50
Don't know	7

* NOTE: Base = 96.

(ASKED OF THOSE WITH LIVING PARENTS OR IN-LAWS)

Q30: Do your parents live by themselves in their own home or apartment or not? (IF NO) Well, do you live with them in their home, or do they live with you in your home, or do they live with one of your brothers or sisters, or do they live in the home of another family member, or do they live with friends, or do they live in an assisted care facility, or a nursing home, or where? (ACCEPTED UP TO FOUR REPLIES)

	<u>ALL</u>
I live with parents (Net)	9
I live in their home	5
They live in my home	4
I don't live with parents (Net)	89
They live...	
In their own home	76
With my sibling(s)	6
With other family	3
With friends	-
In assisted-care	2
In nursing home	2
Other	1
Don't know	2

(ASKED OF THOSE WHO DO NOT LIVE WITH PARENTS OR IN-LAWS)

Q32: Are you currently caring for a parent by doing chores, or by managing their affairs, or by caring for them during illnesses, or by regularly visiting them? I can repeat those if you wish. (ACCEPTED UP TO FIVE ANSWERS)

	<u>ALL</u>
Care for parent (Net)	47
Do chores	19
Manage affairs	10
Assist during illness	10
Visits	34
Other	1
Provide no care	52
Don't know	1

(ASKED OF THOSE WHO CARE FOR PARENTS OR IN-LAWS BY DOING CHORES, MANAGING AFFAIRS, ETC.)

Q33: Is that care a major strain on you and your family, a minor strain or is it not a strain on you and your family?

	<u>ALL</u>
Major strain	5
Minor strain	18
Not strain	77

(ASKED OF THOSE WHO CARE FOR OR PROVIDE FINANCIAL ASSISTANCE TO PARENTS OR IN-LAWS)

Q34: Which of these two statements comes closer to your view: "The time or money spent in caring for parents is a source of conflict with my spouse or partner," or "My spouse or partner is supportive of the time or money I spend caring for parents"? (ACCEPTED "HAVE NO SPOUSE OR PARTNER" AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Source of conflict	7
Supportive	70
Have no spouse/partner	17
Don't know	6

Q34A: Do you agree or disagree with this statement: “My family life suffers because I am caught between taking care of my family and taking care of my parents”? (IF AGREE OR DISAGREE) Is that (agree/disagree) strongly or (agree/disagree) only somewhat?

	<u>ALL</u>
Agree (Net)	<u>14</u>
Agree strongly	8
Agree somewhat	6
Disagree (Net)	<u>80</u>
Disagree somewhat	14
Disagree strongly	66
Don't know	<u>6</u>

(ASKED OF THOSE WHO DO NOT LIVE WITH PARENTS OR IN-LAWS)

Q35: Do you live in the same area as any of your parents, or in another part of the same state, or in another state, or in another country?

	<u>ALL</u>
Same area	<u>59</u>
Another part of state	15
Another state	21
Another country	4
Don't know	1

(ASKED OF THOSE WITH LIVING PARENTS OR IN-LAWS)

Q36: How much contact do you have with your parents? Would you say you see or speak to your parent once a week or more, or about twice a month, or about once a month, or every other month, or a few times a year, or once a year, or do you speak to your parents less often than that? (IF MORE THAN ONE PARENT, ASKED ABOUT THE OLDEST)

	<u>ALL</u>
Once a week or more	<u>81</u>
About twice a month	9
About once a month	5
Every other month	1
A few times a year	1
Once a year	1
Less often	1
Don't know	1

Q37: Some children's relations with their parents are friendly and some are strained. Generally speaking, would you describe your relationship with your parents as very friendly, somewhat friendly, somewhat strained or very strained? (ACCEPTED “FRIENDLY WITH ONE PARENT BUT NOT OTHERS” AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Friendly (Net)	<u>91</u>
Very friendly	78
Somewhat friendly	13
Strained (Net)	<u>6</u>
Somewhat strained	4
Very strained	2
Friendly with one, not others	<u>1</u>
Don't know	<u>2</u>

(ASKED OF THOSE WHO DO NOT CARE FOR OR PROVIDE FINANCIAL ASSISTANCE TO PARENTS OR IN-LAWS)

Q38: Thinking ahead to the future, how likely is it that you will have to support or care for a parent in some way? Is that very likely, somewhat likely, not too likely or not likely at all?

	<u>ALL</u>
Likely (Net)	<u>44</u>
Very likely	15
Somewhat likely	29
Not likely (Net)	<u>52</u>
Not too likely	26
Not likely at all	26
Don't know	<u>4</u>

Q39: Have you taken any steps to prepare for the time when you might have to provide support or care for your parents, or not?

	<u>ALL</u>
Have not taken steps	<u>81</u>
Have taken steps	16
Don't know	3

(ASKED OF THOSE WITH LIVING PARENTS—EXCLUDING IN-LAWS)

Q41: Do you have any brothers or sisters, or are you an only child?

	<u>ALL</u>
Have siblings	<u>92</u>
Only child	8

(ASKED OF THOSE WITH LIVING PARENTS AND SIBLINGS)

Q42: Now thinking just about your parents or stepparents, have you had discussions with your brothers and sisters about what to do with your parents when and if the time came that they can no longer take care of themselves, or have you not had that discussion yet? (ACCEPTED “SIBLINGS DID NOT WANT TO TALK ABOUT THE SUBJECT” AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Had discussions	<u>33</u>
Have not had discussions	66
They didn't want to talk about it	1

(ASKED OF THOSE WHO HAD DISCUSSIONS WITH SIBLINGS)

Q43: What was decided in those discussions with your brothers and sisters? Anything else decided? (ACCEPTED UP TO TWO REPLIES)

	<u>ALL</u>
Which child would take parent in to live with them	20
Divided up responsibilities among siblings	16
Who would be the main person involved in parents' lives	15
Who would be financially responsible	11
Go into nursing home	11
Live with other family members/parents' sisters or brothers	10
If parents have will/What to do with estate	6
What kind of help to get	5
Move into assisted-care facility	5
Get full-time help/nurses	3
What is best for parents	2
Keep parents in present home	2
Funeral/Burial/Cremation arrangements	1
Other	2
Nothing in particular	21
Don't know	1

(ASKED OF THOSE WITH LIVING PARENTS OR IN-LAWS)

Q44: Have you had any discussions with your parents about what should be done when and if the time comes when they can no longer take care of themselves, or have you not had that discussion yet? (ACCEPTED "PARENTS DID NOT WANT TO DISCUSS SUBJECT" AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Had discussions	40
Have not had discussions	58
They did not want to discuss it	1
Don't know	1

(ASKED OF THOSE WHO HAD DISCUSSIONS WITH PARENTS OR IN-LAWS)

Q45: What was decided in your discussions with your parents? Anything else decided? (ACCEPTED UP TO TWO REPLIES)

	<u>ALL</u>
Live with children/siblings, etc.	18
Move to nursing home	17
Want to stay in their own home no matter what	13
Don't want to be put in nursing home	12
Would stay in home with full- or part-time care	7
Move to assisted-care living	7
Funeral/Burial/Cremation arrangements	7
If they need financial assistance	5
Wills/Estate/Living wills/Trusts	5
Move to same area as family member	3
Don't want to live with other family members	2
To reject heroic life-support efforts	2
Move to a smaller place/house on one level	1
What chores/responsibilities parents could no longer do	1
Whatever children decide	1
Other	4
Nothing in particular	21
Don't know	2

(ASKED OF EVERYONE)

Q46: Now turning your attention to thoughts about yourself... Now, first, do you have children, or not? (IF YES) Are any of your children 18 years of age or older, or are they younger than 18? (ACCEPTED "CHILD IS DECEASED" AS A VOLUNTEERED RESPONSE) (ACCEPTED UP TO THREE REPLIES)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
No children	3	10	7	12	9	6
Yes—under 18	4	8	3	6	5	6
Yes—18 or older	95	82	89	81	86	87
Child deceased	-	-	1	2	1	1

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO HAVE LIVING OR DECEASED CHILDREN)

Q47: If you have any grandchildren, do any of them live with you, or not? (IF YES) Do they live with you all of the time, or just some of the time?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Don't have grandchildren	16	17	12	15	13	20
Grandkids live with me (Net)	5	7	11	8	6	7
All of the time	2	4	8	6	4	6
Some of the time	3	3	4	3	2	1
Grandkids don't live with me	79	75	77	77	81	73
Don't know	-	1	-	-	-	-

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO HAVE GRANDCHILDREN)

Q48: Do you baby-sit for your grandchildren on a regular basis?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Yes	24	18	33	16	20	30
No	74	82	66	84	79	70
Don't know	2	-	1	-	1	-

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO HAVE ADULT CHILDREN)

Thinking now only of your adult children, that is children who are eighteen years of age or older...

Q49: Do your children live in the same area as you do, or in another part of the same state, or in another state, or in another country? (ACCEPTED UP TO FOUR REPLIES)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Same area	67	66	72	71	66	74
Another part of state	29	32	19	27	30	24
Another state	35	33	36	27	36	30
Another country	1	3	2	1	2	2
Don't know	-	2	1	1	1	-

Q50: How much contact do you have with your children?
 Generally speaking, would you say you see or speak to your children once a week or more, or about twice a month, or about once a month, or every other month, or a few times a year, or once a year, or do you speak to your children less often than that? (IF MORE THAN ONE CHILD AND DIFFERENT RESPONSES, ASKED ABOUT CHILD WITH THE LAST BIRTHDAY)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Once a week or more	74	78	86	86	78	83
About twice a month	17	13	4	4	10	11
About once a month	4	6	7	4	7	4
Every other month	—	—	—	1	—	—
A few times a year	2	1	1	3	2	2
Once a year	1	—	1	—	—	—
Less often	2	2	1	1	2	—
Don't know	—	—	—	1	1	—

Q51: Do any of your adult children over the age of 21 live with you, or not? (IF YES) Were they living on their own and then moved back to your home or have they always lived with you? (ACCEPTED "NO CHILDREN OVER 21" AS A VOLUNTEERED RESPONSE)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
No children over 21	31	27	23	30	23	30
Always lived with me	9	13	11	7	9	11
Moved back to live with me	3	3	8	7	3	7
Do not live with me	57	57	58	56	65	52

Q52: Some parents' relations with their children are friendly and some are strained. Generally speaking, would you describe your relationship with your child or children as very friendly, somewhat friendly, somewhat strained or very strained? (ACCEPTED "FRIENDLY WITH SOME CHILDREN AND NOT FRIENDLY WITH OTHERS" AS A VOLUNTEERED RESPONSE)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Friendly (Net)	96	92	93	96	94	96
Very friendly	88	82	86	84	83	91
Somewhat friendly	8	10	7	11	11	6
Strained (Net)	1	2	2	2	2	1
Somewhat strained	—	—	1	1	—	—
Very strained	1	2	1	1	2	—
Friendly with some, not others	3	6	5	2	4	3

Q53: Are you in contact with all of your adult children or are you not in contact with one or more of them for one reason or another?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Contact with all	90	90	90	95	88	96
No contact with some	10	10	10	5	12	4

Q54: Thinking ahead to the future, how likely is it that your children will have to support or care for you in some way—or if they are already supporting you, you can tell me that too? (IF LIKELY OR NOT LIKELY TO SUPPORT) Is that very likely, somewhat likely, not too likely or not likely at all?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Already supporting me	—	1	3	7	4	—
Likely (Net)	13	11	16	17	20	4
Very likely	5	4	6	10	10	3
Somewhat likely	7	7	10	7	10	1
Not likely (Net)	85	88	77	71	73	95
Not too likely	28	30	30	29	30	33
Not likely at all	58	58	47	42	43	62
Don't know	2	—	4	5	3	1

Q55: Do you think your children worry a great deal about supporting you when you no longer can take care of yourself, or do they worry a little, or not at all?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Great deal	2	5	7	8	5	3
A little	22	29	26	28	28	25
Not at all	66	58	60	53	59	66
Don't know	10	8	7	11	8	6

Q56: As far as you know, have your children taken any steps to prepare for caring for you when you can no longer care for yourself?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
No steps	78	72	76	70	74	81
Have taken steps	12	20	13	20	16	12
Don't know	10	8	11	10	10	7

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHOSE CHILDREN HAVE MADE PREPARATIONS)

Q57: What steps did they take to prepare for the time when they might have to provide support or care for you when you no longer can take care of yourself? Anything else? (ACCEPTED UP TO TWO REPLIES)

	ALL*
Got a bigger home	11
Looked for assisted-care living near my home	10
Planning to move closer to my home	8
Spoke to parents about what they wanted	8
Started saving money	7
Parents and offspring live together	7
Talked to siblings about the eventuality	6
Asked parents to move closer	5
Signed power of attorney	3
Spoke to geriatric groups/doctors/organizations	1
Other	7
Nothing in particular	27
Don't know	16

* NOTE: Base = 91.

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO HAVE ADULT CHILDREN)

Q58: Have you had any discussions with your children about what should be done when and if the time comes when you can no longer take care of yourself, or have you not had that discussion yet?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Had discussions with children	29	34	40	44	39	33
Have not had discussions	71	64	60	56	60	67
Don't know	-	2	-	-	1	-

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO HAD DISCUSSIONS WITH THEIR ADULT CHILDREN)

Q59: What was decided in your discussions with your children? Anything else decided? (ACCEPTED UP TO TWO REPLIES)

	ALL
Would move to nursing home	17
Would move to assisted-care living	11
Want to stay in their home no matter what	10
Would live with children/siblings, etc.	8
Discussed if parents need financial assistance	8
Would stay in home with full- or part-time care	6
No heroic life-support measures	6
Do not want to be put in nursing home	5
Would move to same area as family member	3
Do not want to live with other family members	3
Decisions about burial	3
What chores/responsibilities parents could no longer do	2
Abide by parents' wishes	1
Signed power of attorney	1
Other	3
Nothing in particular	26
Don't know	7

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO SAID THEY DID NOT HAVE DISCUSSIONS WITH CHILDREN OR ANSWERED NOT SURE OR REFUSED)

Q60: If there came a time when you could no longer take care of yourself, what would you do? Would you have full-time help in your home, or would you move in with one of your children, or would you move in with another family member, or move in with a friend, or would you move to an assisted-care facility, or would you move to a nursing home, or is there something else that you would consider? (IF SOMETHING ELSE) What is that? (ACCEPTED "WOULD NOT DO ANYTHING" OR "DEPENDS ON MY CIRCUMSTANCES" AS VOLUNTEERED RESPONSES)

	ALL
Assisted-care facility	24
Full-time help	20
Nursing home	12
Move in with children	11
Move in with other family	1
Move in with a friend	1
Part-time help	1
Something else	2
Depends on my circumstances	8
Would not do anything	7
Don't know	13

(ASKED OF ALL THOSE 60 YEARS OF AGE OR OLDER)

Q61: How concerned are you about your ability to live independently? By that I mean, being able to live on your own. Would you say you are very concerned, somewhat concerned, not very concerned or not at all concerned?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Concerned (Net)	28	33	36	36	38	30
Very concerned	9	13	16	16	16	13
Somewhat concerned	19	20	20	20	22	16
Not concerned (Net)	71	65	63	63	61	70
Not very concerned	25	28	18	23	24	25
Not at all concerned	46	37	45	39	37	45
Don't know	1	2	1	1	1	-

Q62: When it comes to taking care of yourself, would you say that you are totally self-sufficient, or do you need some assistance from others, or do you need a lot of assistance from others?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Self-sufficient	95	87	86	79	84	91
Need assistance (Net)	5	12	14	21	16	9
Need some	5	9	12	17	12	9
Need a lot	-	3	2	4	4	-
Don't know	-	1	-	-	-	-

Q63: Are you currently living independently or not? (IF NOT) Are there any services or government subsidies or devices—such as a wheelchair or ramps in your home—that would allow you to live independently were they available to you, or would you say that there is no help that would enable you to live independently at this time?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Living independently	99	92	94	97	94	97
Could live independently with help	1	5	6	2	5	3
Could not live independently	-	2	-	1	1	-
Don't know	-	1	-	-	-	-

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER WHO DO NOT HAVE ADULT CHILDREN)

Q64: If there came a time when you could no longer take care of yourself, what would you do? Would you have full-time help in your home, or would you move in with another family member, or move in with a friend, or would you move to an assisted-care facility, or would you move to a nursing home, or is there something else that you would consider? (IF SOMETHING ELSE) What is that? (ACCEPTED "WOULD NOT DO ANYTHING" OR "DEPENDS ON MY CIRCUMSTANCES" AS VOLUNTEERED RESPONSES)

	ALL
Full-time help	25
Assisted-care facility	22
Move in with family member	13
Nursing home	7
Move in with a friend	4
Part-time help	2
Commit suicide	2
Something else	1
Depends on my circumstances	5
Would not do anything	8
Don't know	11

(ASKED OF THOSE 60 YEARS OF AGE OR OLDER)

Q65: Looking back over your life, are there any regrets, or things you wanted to do and have not done, or anything you wanted to say to someone that you have not said? (IF YES) What was it that you regret you have not done? Anything else? (ACCEPTED UP TO TWO REPLIES)

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
No regrets	64	65	66	68	66	63
I should have...						
Gone to college	3	2	8	6	4	7
Had children	—	1	—	—	1	—
Gotten married	—	—	1	—	—	1
Been closer to parents/siblings	3	—	3	—	1	2
Told my parents I loved them	3	—	1	—	1	2
Reconciled with family/friends	3	2	1	1	2	—
Told my children I loved them	4	1	1	1	1	3
Flown a plane	—	1	—	—	1	—
Traveled more	3	4	11	6	6	7
Moved to another area	1	—	—	—	—	—
Taken a certain job offer	3	1	—	1	—	4
Not missed opportunities	7	4	6	3	5	6
Not gotten married	1	1	2	1	2	1
Gotten more education	2	1	1	—	—	2
Appreciated spouse more	—	1	1	1	1	—
Had more money	1	—	1	—	1	1
Other	10	12	6	11	11	10
Don't know	4	10	5	6	5	4

Q66: Generally speaking, on most days, how old do you feel?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Less than 50	30	15	29	6	18	22
50-59	33	13	28	21	21	30
60 or older	31	59	28	54	48	34
Don't know	6	13	15	19	13	14

Q67: Do you think you look older than your years, or younger than your years, or do you look about your age?

	— MEN —		— WOMEN —		60 OR OLDER	
	60-69	70+	60-69	70+	<40K	>40K
Older	3	4	6	4	6	2
Younger	59	70	61	67	63	69
About my age	37	25	30	26	29	27
Don't know	1	1	3	3	2	2

(ASKED OF EVERYONE)

Now turning your attention to the subject of retirement...

Q68: Retirement means different things to different people. What are the first things that come to mind when you think of your retirement years? Is there anything else that comes to mind? (ACCEPTED UP TO TWO REPLIES)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Relaxation/Free time	33	34	39	32	32	36	32	37	30
Not having to work	26	26	25	24	27	28	24	27	27
Travel/Vacation	23	28	25	27	13	23	23	25	20
Financial security	19	28	20	14	9	20	18	18	25
Spend time with									
grandchildren/family	6	7	3	5	5	5	6	5	7
Do volunteer work	4	2	5	3	5	3	4	3	3
To continue working	3	2	5	4	3	3	3	4	2
Time to garden	2	1	2	2	4	2	2	2	1
Concern with health	2	2	3	2	2	2	2	2	2
Independence	2	2	2	1	4	2	3	2	1
Time to read	1	1	2	2	2	1	2	1	1
Take classes I always wanted to take	1	—	1	1	—	—	1	1	1
Boredom	1	1	1	1	1	1	1	1	1
Time for sports	1	1	1	2	—	2	—	1	1
Time for hobbies	—	—	—	1	1	1	—	1	—
Other	11	12	9	12	10	10	12	10	15
Nothing in particular	12	7	10	15	18	11	12	11	11
Don't know	2	2	2	—	3	1	3	1	4

Q69: Generally speaking, do you agree or disagree with the following statement: "When you give up your job, you give up a large part of who you are"? (IF AGREE OR DISAGREE) Is that (agree/disagree) strongly or (agree/disagree) somewhat?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	44	48	41	39	45	45	44	42	50
Agree strongly	25	27	20	20	26	25	24	23	29
Agree somewhat	20	21	21	19	18	20	20	19	21
Disagree (Net)	51	50	56	57	46	52	50	54	46
Disagree somewhat	18	18	19	17	19	18	18	20	15
Disagree strongly	32	32	37	40	28	34	32	34	31
Don't know	5	2	3	4	9	3	6	4	4

Q70: Do you think older people should be encouraged to retire early in order to make room for younger, more energetic workers, or do you think older people should be encouraged to work beyond retirement age because they have a lot of experience to contribute? (ACCEPTED "THEY SHOULD NOT BE ENCOURAGED TO DO EITHER" AS A VOLUNTEERED RESPONSE)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Retire early	13	13	6	12	15	13	13	11	15
Keep working	59	63	64	52	54	56	61	57	62
Neither	24	21	25	32	25	27	22	27	19
Don't know	4	3	5	4	6	4	4	5	4

Q71: Do you agree or disagree with this statement: "It is important to be prepared for the future by sacrificing and saving today"? (IF AGREE OR DISAGREE) Do you strongly (agree/disagree) or only somewhat (agree/disagree)?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	<u>89</u>	<u>91</u>	<u>86</u>	<u>88</u>	<u>89</u>	<u>90</u>	<u>89</u>	<u>89</u>	<u>91</u>
Agree strongly	<u>65</u>	<u>67</u>	<u>61</u>	<u>60</u>	<u>65</u>	<u>69</u>	<u>61</u>	<u>65</u>	<u>65</u>
Agree somewhat	<u>24</u>	<u>24</u>	<u>24</u>	<u>27</u>	<u>24</u>	<u>21</u>	<u>28</u>	<u>24</u>	<u>26</u>
Disagree (Net)	<u>9</u>	<u>8</u>	<u>14</u>	<u>9</u>	<u>8</u>	<u>9</u>	<u>8</u>	<u>9</u>	<u>7</u>
Disagree somewhat	<u>6</u>	<u>6</u>	<u>10</u>	<u>6</u>	<u>5</u>	<u>6</u>	<u>6</u>	<u>7</u>	<u>4</u>
Disagree strongly	<u>3</u>	<u>2</u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>3</u>
Don't know	<u>2</u>	<u>1</u>	<u>-</u>	<u>3</u>	<u>3</u>	<u>1</u>	<u>3</u>	<u>2</u>	<u>2</u>

(ASKED OF THOSE WHO ARE NOT RETIRED)

Q73: How much thought, if any, have you given to your retirement years—that is, what you will do when you retire, what your financial situation will be, or other thoughts like that? (IF HAVE GIVEN THOUGHT) Have you thought a great deal about it, or some, or a little, or not much at all?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Not thought about it	<u>25</u>	<u>27</u>	<u>17</u>	<u>20</u>	<u>36</u>	<u>21</u>	<u>29</u>	<u>22</u>	<u>32</u>
Great deal/Some (Net)	<u>52</u>	<u>50</u>	<u>66</u>	<u>60</u>	<u>32</u>	<u>56</u>	<u>48</u>	<u>58</u>	<u>43</u>
Great deal	<u>30</u>	<u>28</u>	<u>42</u>	<u>36</u>	<u>19</u>	<u>33</u>	<u>26</u>	<u>35</u>	<u>23</u>
Some	<u>22</u>	<u>23</u>	<u>24</u>	<u>24</u>	<u>14</u>	<u>23</u>	<u>22</u>	<u>23</u>	<u>20</u>
Little/Not much (Net)	<u>21</u>	<u>22</u>	<u>17</u>	<u>18</u>	<u>26</u>	<u>22</u>	<u>20</u>	<u>19</u>	<u>24</u>
A little	<u>10</u>	<u>10</u>	<u>9</u>	<u>9</u>	<u>8</u>	<u>13</u>	<u>7</u>	<u>10</u>	<u>10</u>
Not much at all	<u>11</u>	<u>11</u>	<u>8</u>	<u>9</u>	<u>17</u>	<u>9</u>	<u>13</u>	<u>9</u>	<u>14</u>
Don't know	<u>2</u>	<u>1</u>	<u>-</u>	<u>2</u>	<u>6</u>	<u>1</u>	<u>3</u>	<u>1</u>	<u>1</u>

Q74: What are your expectations about work when you reach retirement age? Do you expect to work full-time, part-time or don't you expect to be working?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Will work (Net)	<u>58</u>	<u>61</u>	<u>62</u>	<u>54</u>	<u>47</u>	<u>67</u>	<u>50</u>	<u>59</u>	<u>60</u>
Full-time	<u>14</u>	<u>16</u>	<u>13</u>	<u>10</u>	<u>8</u>	<u>17</u>	<u>10</u>	<u>13</u>	<u>16</u>
Part-time	<u>44</u>	<u>45</u>	<u>49</u>	<u>44</u>	<u>38</u>	<u>50</u>	<u>40</u>	<u>46</u>	<u>44</u>
Won't work	<u>35</u>	<u>33</u>	<u>34</u>	<u>41</u>	<u>39</u>	<u>27</u>	<u>42</u>	<u>36</u>	<u>33</u>
Don't know	<u>7</u>	<u>6</u>	<u>4</u>	<u>5</u>	<u>14</u>	<u>6</u>	<u>8</u>	<u>5</u>	<u>7</u>

Q75: At what age would you like to retire, or do you not think you will retire?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
55 or younger	<u>22</u>	<u>31</u>	<u>23</u>	<u>2</u>	<u>4</u>	<u>26</u>	<u>18</u>	<u>21</u>	<u>27</u>
56-64	<u>20</u>	<u>18</u>	<u>23</u>	<u>32</u>	<u>14</u>	<u>23</u>	<u>18</u>	<u>21</u>	<u>20</u>
65 or older	<u>27</u>	<u>26</u>	<u>24</u>	<u>31</u>	<u>27</u>	<u>26</u>	<u>27</u>	<u>27</u>	<u>27</u>
Won't retire	<u>17</u>	<u>13</u>	<u>19</u>	<u>21</u>	<u>29</u>	<u>17</u>	<u>17</u>	<u>18</u>	<u>16</u>
Don't know	<u>14</u>	<u>12</u>	<u>11</u>	<u>14</u>	<u>26</u>	<u>8</u>	<u>20</u>	<u>13</u>	<u>10</u>

(ASKED OF THOSE WHO MENTIONED A RETIREMENT AGE)

Q76: What financial plans are you making now to help you reach your goal of retiring at [age mentioned above], or haven't you begun to make plans yet for your retirement? Have you done anything else? (ACCEPTED UP TO FOUR REPLIES)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Have a 401(k)/IRA/Keogh	<u>38</u>	<u>41</u>	<u>48</u>	<u>32</u>	<u>14</u>	<u>43</u>	<u>33</u>	<u>44</u>	<u>30</u>
Buy stocks and bonds	<u>16</u>	<u>14</u>	<u>29</u>	<u>17</u>	<u>11</u>	<u>20</u>	<u>13</u>	<u>19</u>	<u>13</u>
Pension plan at job	<u>15</u>	<u>13</u>	<u>23</u>	<u>27</u>	<u>8</u>	<u>16</u>	<u>14</u>	<u>18</u>	<u>9</u>
Have financial advisor	<u>9</u>	<u>8</u>	<u>13</u>	<u>13</u>	<u>8</u>	<u>11</u>	<u>8</u>	<u>11</u>	<u>7</u>
Real estate	<u>7</u>	<u>5</u>	<u>9</u>	<u>13</u>	<u>1</u>	<u>8</u>	<u>5</u>	<u>8</u>	<u>4</u>
Social Security	<u>7</u>	<u>3</u>	<u>11</u>	<u>19</u>	<u>18</u>	<u>7</u>	<u>8</u>	<u>9</u>	<u>5</u>
Build savings account	<u>7</u>	<u>7</u>	<u>8</u>	<u>4</u>	<u>7</u>	<u>8</u>	<u>5</u>	<u>7</u>	<u>7</u>
Investing on my own	<u>2</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>2</u>
Sell business	<u>1</u>	<u>1</u>	<u>1</u>	<u>2</u>	<u>-</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>-</u>
Plans already in place	<u>1</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>5</u>	<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>
Insurance	<u>1</u>	<u>-</u>	<u>1</u>	<u>1</u>	<u>-</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>-</u>
Annuities	<u>1</u>	<u>1</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>1</u>	<u>1</u>
Avoiding debt	<u>1</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>3</u>	<u>-</u>	<u>1</u>	<u>1</u>	<u>1</u>
Open own business	<u>1</u>	<u>2</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>2</u>	<u>1</u>	<u>2</u>
Inheritance	<u>-</u>	<u>-</u>	<u>1</u>	<u>1</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Other	<u>2</u>	<u>2</u>	<u>-</u>	<u>4</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
Have no plans	<u>26</u>	<u>31</u>	<u>14</u>	<u>12</u>	<u>36</u>	<u>19</u>	<u>34</u>	<u>19</u>	<u>38</u>
Don't know	<u>2</u>	<u>1</u>	<u>2</u>	<u>3</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>1</u>

(ASKED OF ALL THOSE WHO ARE NOT RETIRED)

Q77: At what age do you expect(ed) to retire?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
59 or younger	<u>15</u>	<u>20</u>	<u>18</u>	<u>6</u>	<u>4</u>	<u>18</u>	<u>14</u>	<u>15</u>	<u>18</u>
60-64	<u>19</u>	<u>18</u>	<u>19</u>	<u>24</u>	<u>13</u>	<u>20</u>	<u>17</u>	<u>18</u>	<u>19</u>
65	<u>25</u>	<u>27</u>	<u>27</u>	<u>27</u>	<u>8</u>	<u>22</u>	<u>27</u>	<u>26</u>	<u>23</u>
Older than 65	<u>16</u>	<u>15</u>	<u>14</u>	<u>13</u>	<u>24</u>	<u>16</u>	<u>16</u>	<u>15</u>	<u>17</u>
Won't retire	<u>10</u>	<u>6</u>	<u>12</u>	<u>16</u>	<u>22</u>	<u>12</u>	<u>8</u>	<u>11</u>	<u>9</u>
Don't know	<u>15</u>	<u>14</u>	<u>10</u>	<u>14</u>	<u>29</u>	<u>12</u>	<u>18</u>	<u>15</u>	<u>14</u>

Q78: Do you agree or disagree with this statement: "I find it hard to save for retirement with so many other needs right now"? (IF AGREE OR DISAGREE) Do you strongly (agree/disagree) or only somewhat (agree/disagree)?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	<u>63</u>	<u>71</u>	<u>57</u>	<u>46</u>	<u>50</u>	<u>55</u>	<u>69</u>	<u>60</u>	<u>68</u>
Agree strongly	<u>39</u>	<u>45</u>	<u>38</u>	<u>25</u>	<u>29</u>	<u>31</u>	<u>46</u>	<u>38</u>	<u>43</u>
Agree somewhat	<u>24</u>	<u>26</u>	<u>20</u>	<u>21</u>	<u>21</u>	<u>23</u>	<u>24</u>	<u>23</u>	<u>24</u>
Disagree (Net)	<u>34</u>	<u>28</u>	<u>40</u>	<u>50</u>	<u>35</u>	<u>42</u>	<u>27</u>	<u>37</u>	<u>29</u>
Disagree somewhat	<u>16</u>	<u>13</u>	<u>15</u>	<u>23</u>	<u>22</u>	<u>19</u>	<u>13</u>	<u>16</u>	<u>13</u>
Disagree strongly	<u>18</u>	<u>15</u>	<u>25</u>	<u>28</u>	<u>13</u>	<u>24</u>	<u>13</u>	<u>20</u>	<u>16</u>
Don't know	<u>3</u>	<u>1</u>	<u>3</u>	<u>4</u>	<u>15</u>	<u>3</u>	<u>4</u>	<u>3</u>	<u>3</u>

Q79: Do you agree or disagree with this statement: “When I think about retirement, I have the attitude that the future will take care of itself”? (IF AGREE OR DISAGREE) **Do you strongly (agree/disagree) or only somewhat (agree/disagree)?**

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Agree (Net)	33	32	31	36	36	32	34	30	38
Agree strongly	15	16	12	13	17	16	14	14	17
Agree somewhat	18	16	19	23	20	17	19	15	21
Disagree (Net)	63	66	68	61	50	65	62	68	59
Disagree somewhat	19	19	19	18	22	18	20	20	18
Disagree strongly	44	47	50	43	27	47	42	48	41
Don't know	4	2	1	3	14	3	4	2	3

(ASKED OF THOSE WHO ARE RETIRED)

Q80: Did you retire before the age of 65? (IF YES) What was the main reason why you took early retirement? Was it because you felt better able to afford it, or was your health failing, or were you forced out of your job, or did you retire early because you felt you were getting old, or because your pension had improved, or because you wanted to relax, or was there some other reason?

	ALL
Did not retire early	27
Retired early (Net)	70
Health failing	19
Wanted to relax	13
Able to afford it	8
Forced out of job	6
Pension improved	4
To join retired spouse	3
To care for spouse	2
Getting old	1
Other reason	14
Don't know	3

Q81: How old were you when you retired?

	ALL
64 or younger	66
65 or older	27
Don't know	7

Q82: How do you feel about retirement? Do you wish you had retired earlier, or do you think you retired at the right time, or do you wish you had waited longer to retire?

	ALL
Wish had retired earlier	6
Retired at the right time	64
Wish had waited longer	24
Don't know	6

Q83: Now that you have retired, has your life changed a great deal, or some, or not too much, or not at all?

	ALL
Great deal/Some (Net)	58
Great deal	29
Some	29
Not much/Not at all (Net)	40
Not too much	30
Not at all	11
Don't know	2

Q84: What do you like most about retirement? What else? (ACCEPTED UP TO TWO REPLIES)

	ALL
Lots of free time	56
Don't have to work full-time	20
Can sleep late	11
Travel	9
Spend more time with family	9
Can enjoy my hobbies	8
Independence	7
Spend time with friends	5
Do more volunteer work	5
Stress-free	4
Enjoy playing golf/tennis/etc.	3
Work in the garden	2
Like where I'm living/ Retirement community	1
Relief from unhealthy job environment	1
Other	3
Nothing in particular	8
Dislike retirement concept	2
Don't know	1

Q85: What do you like least about retirement? What else? (ACCEPTED UP TO TWO REPLIES)

	ALL
Financial insecurity	17
I miss working	11
Too much free time	8
Don't have friends/Lonely	8
Declining health	6
Boredom	4
Miss co-workers	3
Feel old/Too many old people	2
Don't see family	1
Cannot go out as often	1
Losing my memory	1
No hobbies to keep me busy	1
Can't drive car	1
Dependent on others	1
Slowing down	1
Other	6
Nothing in particular	32
Love retirement	2
Don't know	9

Q86: Now that you have retired, do you earn any money working part-time, or not? (IF WORK PART-TIME) Do you work part-time because you need the money to help pay for expenses, or do you work part-time because it gives you something to do and you enjoy it?

	ALL
Do not work	86
Work because... Need money	4
Enjoy it	10

I am going to mention a few things retirees are doing to have a busy and active life. Please tell me whether or not you are doing any of these things...

Q87: Thinking about last week, on average, how often did you participate in activities outside your home, or attend a social event, or go out to lunch or dinner with friends or family? Was it every day, or six days a week, or five days a week, or four days a week, or three days a week, or twice a week, or once a week, or did you not participate in activities outside your home last week? (IF ILL LAST WEEK, ASKED ABOUT THE WEEK PRIOR TO BEING ILL) (ACCEPTED "ILL AND CANNOT LEAVE HOUSE" AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
None	19
Every day	9
Six days a week	4
Five days a week	8
Four days a week	12
Three days a week	14
Two days a week	18
One day a week	15
Ill, can't leave house	1

Q88: Are you now or have you in the past taken classes at nearby universities or colleges or have you taken any adult education courses?

	<u>ALL</u>
Yes	22
No	78

Q89: Are you now or have you in the past done any volunteer work in your community?

	<u>ALL</u>
Yes	51
No	49

Q90: Do you exercise regularly—that is, at least three times a week? By exercise, I mean are you jogging, or walking briskly, or riding your bike, or taking exercise classes, or lifting weights? (ACCEPTED "HAVE MEDICAL PROBLEM AND CANNOT EXERCISE" AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Yes	60
No	36
Medical problem, can't exercise	4

Q91: How satisfied are you with your sex life: Are you extremely satisfied, moderately satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, moderately dissatisfied or extremely dissatisfied?

	<u>ALL</u>
Satisfied (Net)	53
Extremely satisfied	16
Moderately satisfied	25
Somewhat satisfied	13
Neutral	24
Dissatisfied (Net)	9
Somewhat dissatisfied	2
Moderately dissatisfied	2
Extremely dissatisfied	4
Don't know	14

Q92: Did you move away from the community in which you were living to a place that you wanted to retire to or did you stay in the same community? (IF MOVED) Why did you move? Any other reason? (ACCEPTED UP TO TWO REPLIES)

	<u>ALL</u>
Did not move	75
Moved because...	
Closer to family	6
Warmer climate	5
To a rural/smaller community	5
Less expensive area/Smaller home	4
To be near friends/family	4
Near a hospital	1
To the suburbs	1
To retirement community	1
Other	6
No particular reason	1

Q93: Do you live in a retirement community, or in a facility specifically designated for the elderly, such as a retirement hotel or government-subsidized housing, or not?

	<u>ALL</u>
Yes (Net)	12
Retirement community	8
Housing for elderly	4
No	88

Q94: On another subject, do you have health insurance, or not? (IF YES) Do you have Medicare, which is the government provided health-care program for the elderly, or not? (ACCEPTED "BOTH" AS A VOLUNTEERED RESPONSE)

	<u>ALL</u>
Have medical insurance	26
Have Medicare	36
Both	34
Don't know	4

(ASK OF THOSE WHO HAVE MEDICARE)

Q95: Do you now have or are you planning to purchase a "Medigap" policy to help cover expenses not covered by Medicare, or not?

	<u>ALL</u>
Yes	35
No	61
Don't know	4

(ASKED OF ALL THOSE WHO ARE RETIRED)

Q96: If you had a major medical expense now that you are retired, do you think you would have enough savings to cover your medical expenses, or not?

	<u>ALL</u>
Yes	62
No	27
Don't know	11

Q97: As you may know, Medicare does not cover long-term care or custodial care at a person's home or in a nursing home. Do you now have or are you planning to purchase long-term care insurance, or not?

	<u>ALL</u>
Yes	23
No	66
Don't know	11

Q98: Do you feel that the combination of your personal savings and your investments and your pension plan and your Social Security is sufficient to provide for an adequate retirement?

	<u>ALL</u>
Yes	79
No	17
Don't know	4

Q99: How are you financially supporting yourself during your retirement years? What other sources of income do you have? (ACCEPTED UP TO FIVE REPLIES)

	<u>ALL</u>
Social Security	72
Employer/Union pension/401(k)	45
Savings	15
Investment income	10
Stocks/Bonds	7
IRA/Keogh	6
Real estate	5
Life insurance/Annuity	4
CDs	3
Mutual funds	3
Work	3
Money market funds	2
Family	1
Inheritance	1
Other	6
Don't know	5

Q100: Thinking about all the retirement funds you have, are you spending your retirement funds at a faster rate than you thought you would, or at a slower rate, or are you spending your retirement funds at about the rate you planned on? (IF FASTER OR SLOWER) Is that much (faster/slower) or only somewhat (faster/slower)?

	<u>ALL</u>
Faster (Net)	16
Much faster	6
Somewhat faster	10
Planned rate	68
Slower (Net)	9
Somewhat slower	7
Much slower	2
Don't know	7

(ASKED OF THOSE WHO ARE NOT RETIRED)

Q101: How do you plan to financially support yourself during your retirement years? What other sources of income do you expect to have? (ACCEPTED UP TO FIVE REPLIES)

	<u>ALL</u>	18- 44	45- 54	55- 64	65+ 65+	MEN	WOM	MAR	NOT MAR
Social Security	35	23	43	50	62	30	39	38	26
Employer/Union pension/401(k)	30	32	34	29	23	33	28	35	23
Savings	25	29	26	17	16	25	25	25	26
IRA/Keogh	16	17	22	16	10	18	15	20	13
Investment income	13	13	12	12	11	17	9	12	14
Work	12	11	19	14	6	15	9	12	12
Stocks/Bonds	9	10	10	9	5	12	6	10	8
Real estate	6	5	5	9	9	7	5	7	4
Life insurance/Annuity	4	4	5	4	3	5	4	5	2
Mutual funds	4	5	5	2	2	5	4	5	4
CDs	2	1	3	2	4	2	1	2	2
Money market funds	2	2	5	1	-	2	2	2	1
Inheritance	2	2	1	2	1	1	2	1	1
Family	1	1	1	-	-	-	-	1	1
Other	6	6	3	7	6	6	6	6	7
Don't know	11	12	8	9	13	8	14	7	19

Q102: How confident are you that Social Security will still be available to you when you retire? Are you very confident, somewhat confident, not too confident or not at all confident?

	<u>ALL</u>	18- 44	45- 54	55- 64	65+ 65+	MEN	WOM	MAR	NOT MAR
Confident (Net)	44	30	47	71	78	45	44	46	38
Very confident	20	8	17	42	52	20	20	22	12
Somewhat confident	25	22	29	28	26	25	24	24	26
Not confident (Net)	52	69	51	24	10	51	52	51	59
Not too confident	26	33	32	16	7	25	27	27	29
Not at all confident	25	36	19	9	4	27	25	24	30
Don't know	4	1	2	5	12	4	4	3	3

(ASKED OF EVERYONE)

Q103: Do you have a will, or not? (IF YES) Has it been updated to reflect your current wishes? (IF NO) Are you planning to write a will, or not?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Have will (Net)	46	20	47	59	76	44	48	51	24
Updated	36	15	37	48	60	36	37	40	20
Not updated	9	5	9	9	14	8	10	10	4
Not sure if updated	1	-	1	2	1	1	1	1	1
No will (Net)	53	79	52	40	22	55	51	48	75
Plan to write one	35	52	35	28	13	37	32	34	45
Don't plan to	11	16	10	6	7	10	12	8	18
Not sure if I'll write	7	11	7	6	3	7	7	5	11
Don't know	1	1	1	1	2	1	1	1	1

Q104: Do you have a living will or a written document that you have given to your doctors and/or family members expressing your wishes about whether you want heroic measures to be taken on your behalf if you were critically ill and could not make decisions on your own?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Yes	34	19	31	40	54	34	34	35	27
No	65	81	69	58	43	65	64	64	71
Don't know	1	-	-	2	3	1	2	1	2

Q105: What about your living arrangements? Who do you live with? Do you live with your spouse or partner, or with your children, or with another family member, or with a friend, or do you live alone? (ACCEPTED "OTHER" AS A VOLUNTEERED RESPONSE AND SPECIFY) (ACCEPTED UP TO THREE REPLIES)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Spouse/Partner	63	63	78	72	53	71	56	98	17
Children	20	33	22	9	8	17	23	23	17
Other family member	11	17	5	7	6	13	10	3	29
Friend	4	6	3	2	2	4	3	-	13
Live alone	17	8	10	16	34	11	23	1	30
Don't know	1	1	1	-	1	1	1	-	-

Now turning your attention to one last subject...

Q106: How often are you lonely? Would you say very often, or fairly often, or fairly seldom, or would you say you are very seldom lonely? (ACCEPTED "NEVER LONELY" AS A VOLUNTEERED RESPONSE)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Often (Net)	12	13	10	12	11	10	13	7	17
Very often	5	6	2	2	5	4	5	3	8
Fairly often	7	7	8	10	6	6	8	4	10
Seldom (Net)	75	78	75	71	72	77	73	79	71
Fairly seldom	14	15	13	10	14	12	15	11	17
Very seldom	61	63	62	61	58	66	58	68	53
Never lonely	12	8	15	16	16	12	13	14	11
Don't know	1	1	-	1	1	1	1	-	1

Q107: Most people think about death sometimes. Do you think about death very often, or fairly often, or fairly seldom, or very seldom? (ACCEPTED "DON'T THINK ABOUT DEATH" AS A VOLUNTEERED RESPONSE)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Often (Net)	19	23	14	17	18	18	21	16	25
Very often	9	11	6	5	8	9	9	7	11
Fairly often	11	12	8	12	10	9	12	9	14
Seldom (Net)	70	72	81	71	62	70	70	73	68
Fairly seldom	20	23	21	14	19	19	21	21	23
Very seldom	49	48	60	57	43	51	48	53	46
Never	10	5	5	11	19	11	9	10	6
Don't know	1	-	-	1	1	1	-	1	1

Q108: Are you afraid to die, or not?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Yes, afraid	14	18	16	12	7	12	15	12	20
No, not afraid	83	79	82	85	90	85	82	86	78
Don't know	3	3	2	3	3	3	3	2	2

Q109: Do you ever think about what happens after death? (IF YES) What do you think happens after death?

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Go to heaven or hell	32	30	35	32	34	31	34	34	28
Go to a higher place	11	11	12	12	9	9	12	11	11
Nothing, you just die	5	6	3	2	6	6	4	5	6
Soul leaves the body	3	2	5	4	2	2	3	3	3
Reincarnation	3	3	4	4	2	2	3	3	3
Other	2	3	3	2	2	2	3	3	2
Don't think about it	33	30	29	35	36	35	31	31	33
Don't know	11	15	9	9	9	13	10	10	14

Q110: How often are you depressed? Would you say very often, or fairly often, or fairly seldom, or would you say you are very seldom depressed? (ACCEPTED "NEVER DEPRESSED" AS A VOLUNTEERED RESPONSE)

	ALL	18-44	45-54	55-64	65+	MEN	WOM	MAR	NOT MAR
Often (Net)	11	15	9	8	9	8	14	9	16
Very often	4	6	1	3	3	2	5	3	6
Fairly often	8	9	8	5	7	6	9	6	10
Seldom (Net)	80	81	86	80	75	83	77	82	78
Fairly seldom	18	20	27	20	12	20	16	16	23
Very seldom	62	61	59	60	63	63	61	66	55
Never depressed	8	4	4	12	15	9	8	9	5
Don't know	1	-	1	-	1	-	1	-	1

Q111: At any time in your life, have you considered suicide, or not? (IF YES) What was most on your mind at the time?

	<u>ALL</u>	18- 44	45- 54	55- 64	65+ 65+	<u>MEN</u>	<u>WOM</u>	<u>MAR</u>	<u>NOT MAR</u>
Never considered it	86	83	82	87	93	87	86	88	80
Considered it	12	14	13	11	6	9	12	10	16
because...									
Divorce/Break-up	2	2	4	2	1	2	1	1	3
Not burden family	1	1	1	1	1	-	1	1	-
Estranged from family	1	2	1	-	1	1	1	1	2
Declining health	1	1	-	-	1	1	1	1	1
Financial insecurity	1	1	-	-	-	-	1	-	1
Lonely/Nothing to do	1	1	-	-	-	-	1	1	-
Loss of spouse	1	-	1	2	1	-	1	-	-
General despair	1	1	2	2	-	1	2	1	3
Loss of child	-	-	1	-	-	-	-	1	-
Some other reason	3	5	3	4	1	4	3	3	6
Don't know	2	3	5	2	1	4	2	2	4

(ASKED OF THOSE WHO ARE WIDOWED)

Q113: How long have you been a (widow/widower)?

	<u>ALL</u>
10 years or less	54
11-20 years	29
More than 20 years	15
Don't know	2

Q114: There are many ways that people handle the loss of a loved one. Some may handle it by moving in with their children, other family members or friends, and others may feel depressed for awhile or retreat within themselves and not talk or see anyone. Others may keep busy by going back to work or doing volunteer work. How about you? How did you deal with the loss of your (wife/husband)? Was there another way you dealt with your loss? (ACCEPTED "ALL" AS A VOLUNTEERED RESPONSE) (ACCEPTED UP TO TWO REPLIES)

	<u>ALL</u>
Went back to work	24
Support from family/friends	19
Stayed in same house/ Kept on going	15
Volunteer work	11
Depressed for a time	8
Moved in with children/ family/friends	6
Turned to religion	3
Moved to another home/area	2
Kept active	2
Retreated within self	1
Became very ill	1
Found new companionship	1
Went to grief counseling group	1
Other	7
All of those things	1
Nothing specific	27
Don't know	1

Tables compiled by RAY ENSLOW