INTRODUCTION: Hello, my name is ____________ and I’m calling for Princeton Survey Research. We’re conducting an important statewide survey in Massachusetts. This survey is for research purposes ONLY—we’re not selling anything. The survey sponsor is MassINC, a non-profit organization working to improve life in Massachusetts.

1. Overall, are you satisfied or dissatisfied with the way things are going for you and your family today?
   - 74 Satisfied
   - 23 Dissatisfied
   - 3 Don’t know/Refused

2. Thinking about life for you and your family over the next 10 years or so, what would you say is your biggest concern?
   - 36 General Economic/Financial
     - 14 Money/Finances/Financial security
     - 7 Cost of living/Inflation/Bills
     - 5 The economy
     - 5 Work/Business/Lack of job security/Job opportunities
     - 5 Housing/affordable housing
   - 17 Health/Health care/Health care costs
     - 9 Affordable healthcare/health insurance
     - 7 Self/Spouse’s health
   - 14 Education/college costs
   - 12 Retirement/Social Security
     - 11 Retirement/Being able to retire
   - 9 National/global issues
     - 5 Terrorism/War/Global warming/Energy
     - 5 Government/Politics
     - 5 Children’s well being/happiness

Note: “Don’t know” and responses mentioned by less than 5 percent are not shown.

3. Do you have any children or stepchildren, including any who are adults and live on their own?
   - 66 Yes
   - 33 No
   - 1 Don’t know/Refused

Now I have a few questions about where you live.

4. How long have you lived in the house or apartment that is your MAIN residence? (READ IF NECESSARY)
   - 7 Less than 12 months
   - 21 One to five years
   - 20 Six to ten years
   - 26 11 to 20 years
   - 25 More than 20 years
   - * Don’t know/Refused

5. Do you own or rent this home?
   - 78 Own
   - 20 Rent
   - 1 Other arrangement (VOL.)
   - * Refused

6. Have you ever owned a home, or not?
   - 84 Total Ever Owned a Home
     - 78 Current Homeowner
     - 6 Former Homeowner
   - 15 Never Owned a Home
   - * Don’t know/Refused

7. Do you expect to buy a home IN MASSACHUSETTS within the next five years, or not?
   - 5 Yes
   - 15 No
   - 2 Don’t know/Refused
   - 78 Current homeowner
8. Which of the following is the MAIN reason you do not currently own a home in Massachusetts? Is it because (READ) Based on those who do not own a home (n=209)

- 70 You can’t afford it
- 7 You don’t want the hassles associated with home ownership
- 3 You live with a parent or other family member/friend
- 3 You don’t plan to stay in Massachusetts/ Don’t want to own in Massachusetts
- 2 You tend to move often
- 10 Some other reason
- 5 Don’t know/Refused

9. About what would you say is the value of the equity in your home? Just stop me when I get to the right category. (READ) Based on homeowners (n=791)

- 2 Less than $25,000
- 4 25 to under $50,000
- 7 50 to under $100,000
- 25 100 to under $250,000
- 36 250 to under $500,000
- 11 500 to under $750,000
- 2 750,000 to under a million dollars
- 2 One million dollars or more
- 6 Don’t know
- 6 Refused

10. Looking ahead over the next 20 years or so, do you expect to stay in your current home or are you likely to move to a different home at some point? (READ) Based on those who expect to stay in current home (n=402)

- 29 You like the neighborhood
- 20 It is a convenient location for work or other activities
- 16 It is close to family and friends
- 7 It’s paid for/I own it/Couldn’t afford to move
- 7 It is the right size for your future needs
- 6 Built it/Love it/It’s home
- 7 Combination of some/All of the above
- 5 Some other reason
- 4 Don’t know/Refused

11. What is the MAIN reason you expect to stay in your home… (READ) Based on those who expect to stay in current home (n=402)

- 27 You like the neighborhood
- 20 It is a convenient location for work or other activities
- 16 It is close to family and friends
- 7 It’s paid for/I own it/Couldn’t afford to move
- 7 It is the right size for your future needs
- 6 Built it/Love it/It’s home
- 7 Combination of some/All of the above
- 5 Some other reason
- 4 Don’t know/Refused

12. What is the MAIN reason you are likely to move? Just tell me in your own words. Based on those who are likely to move (n=513)

- 34 Retirement-specific concerns
- 16 Downsizing/Want smaller home/ Kids gone
- 10 Getting older/Disabled/Want easier to maintain or more senior-friendly home
- 8 Retirement
- 19 Affordability/Cost of living/Taxes
- 11 Location/Relocation
- 8 Renting/Want to own
- 8 Climate/Weather
- 8 For a change/Different or better lifestyle
- 8 Want a larger house/more land or space
- 4 Nearer to/live with family member/Buy or inherit family home
- 11 Other reason
- 2 Don’t know/Refused

Note: Table will add to more than 100% due to multiple responses.
13. How soon are you likely to move? Just stop me when I get to the right category. (READ)
   4  Within the next 6 months
   3  Within the next 12 months
   8  In one to two years
   15 Three to five years
   13 Six to ten years
   7  11 to 20 years
   *  More than 20 years from now
   10 Don’t know/Refused
   40 Don’t plan to move

14. In deciding whether to stay in your current home, how important a consideration is the opportunity to make a profit on the sale of your home — very important, somewhat important, not too important, or not at all important?
   32 Very important
   20 Somewhat important
   10 Not too important
   15 Not at all important
   1 Don’t know/Refused
   22 Non-Homeowner

15/16. Now I have a few questions about your work status…Are you NOW self-employed, are you employed by someone else, or are you NOT employed for pay?

   NOT
   TOTAL RETIRED

   79 85 Total employed
   15 16 Self-employed
   64 69 Employed by someone else
   21 15 Total not employed
   6 5 A homemaker
   * 0 A student
   5 0 Retired
   3 3 Unemployed and looking for work
   1 1 Unemployed and not looking for work
   5 4 Disabled (VOL.)
   1 1 Other (VOL.)
   * 0 DK/Ref.
   * 0 Don’t know/Refused
   (n=918)

17. In a typical week, about how many hours do you work?

   NOT
   TOTAL RETIRED

   16 17 Less than 35 hours
   33 36 35 to less than 45 hours
   24 26 45 to less than 60 hours
   5 5 60 hours or more
   1 1 Don’t know/Refused
   21 15 None/Not Employed
   (n=918)

18.1 At what age do you plan to retire? (Do you plan to retire when you’re…)
   8 Younger than age 55
   13 Age 55-59
   20 Age 60-64
   28 Age 65-69
   10 Age 70 or older
   11 Don’t ever plan to retire (VOL.)
   3 Disabled (VOL.)
   7 Don’t know/Refused

Retirement Status Summary

   8  Retired
   92  Not Retired

IF NEVER PLAN TO RETIRE READ: Now I have a few questions about your plans for when you reach traditional retirement age, around 65. Please answer them as best you can, even though you don’t ever plan to retire.

IF DISABLED READ: Now I have some questions about your plans for when you reach traditional retirement age, around 65. Please answer them as best you can. If a question doesn’t apply to you, just tell me.
19. Now thinking about what you would like to do during your retirement years…What would you say is your MAIN priority or goal for your retirement years? Would it be to (READ)  
29  Spend time with family or friends  
26  Travel  
20  Devote time to your hobbies or special interests  
8  Volunteer your time  
6  Work at a job or profession  
3  Combination of some/all of the above  
3  Something else  
4  Don’t know/Refused  

20. Please tell me how much thought you have given to the following issues. (First/Next,) how about… (READ AND RANDOMIZE) (Have you given this issue a lot of thought, some thought, not too much thought, or no thought at all?)

<table>
<thead>
<tr>
<th>Issue</th>
<th>A LOT</th>
<th>SOME</th>
<th>NOT TOO MUCH</th>
<th>NO THOUGHT AT ALL</th>
<th>DOESN’T APPLY†</th>
<th>DK/REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Whether you’ll ever work for pay in your retirement</td>
<td>24</td>
<td>37</td>
<td>17</td>
<td>20</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>b. Financing your retirement</td>
<td>56</td>
<td>28</td>
<td>7</td>
<td>7</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>c. Where you will live in your retirement</td>
<td>30</td>
<td>31</td>
<td>21</td>
<td>16</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>d. Your own personal health and that of your spouse in the future</td>
<td>54</td>
<td>31</td>
<td>10</td>
<td>4</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>e. Your involvement in the community, including</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>volunteer work in the future</td>
<td>22</td>
<td>40</td>
<td>18</td>
<td>19</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>f. Whether you’ll have to provide personal care for aging</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parents or other relatives in the future</td>
<td>36</td>
<td>26</td>
<td>12</td>
<td>17</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>g. Whether you’ll have to provide financial support to</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>parents, adult children or other relatives in the future</td>
<td>28</td>
<td>32</td>
<td>16</td>
<td>19</td>
<td>4</td>
<td>1</td>
</tr>
</tbody>
</table>

21.1 Regardless of how much thought you have given to this, is it likely that you will do SOME kind of work for pay (after you retire/when you are of retirement age)?  

21.2 Do you currently do ANY kind of work for pay, or not?  
65  Total likely to work/work  
64  Likely to work  
1  Retired now and work  
28  Not likely to work/don’t work  
7  Don’t know/Refused  

13. Includes volunteered responses “Already doing” for item a, and “Doesn’t apply” for items f and g.
22.1 Which ONE of the following best describes why you expect to work (when you retire/when you are of retirement age)? Is it… (READ)

22.2 Which ONE of the following best describes why you work for pay now that you are retired? Is it… (READ) Based on those who plan to work after retirement or are retired and currently working (n=651)

   28  To stay busy
   27  To earn enough money to make ends meet
   19  To have enough money for extras
   12  To have access to health care coverage
   03  To try a new career
   10  Some other reason
   01  Don’t know/Refused

23. What kind of new career is that? Based on those who plan to try a new career or have started a new career (n=17)

   Too few cases to report

24.1 In deciding what type of job you would like to have during your retirement years, please tell me how important each of the following considerations are to YOU. (First/Next,) how important is…(READ AND RANDOMIZE) (Is/was this very important, somewhat important, not too important, or not at all important when considering what type of job you would like to have during your retirement years?)

24.2 In deciding what type of job to take during your retirement years, please tell me how important each of the following considerations were to YOU. (First/Next,) how important was…(READ AND RANDOMIZE) (Was this very important, somewhat important, not too important, or not at all important when you considered what type of job to take during your retirement years?) Based on those who plan to work after retirement or are retired and currently working (n=651)

<table>
<thead>
<tr>
<th>Consideration</th>
<th>VERY IMPORTANT</th>
<th>SOMewhat IMPORTANT</th>
<th>NOT TOO IMPORTANT</th>
<th>NOT AT ALL IMPORTANT</th>
<th>DK/REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Being able to work flexible hours</td>
<td>70</td>
<td>20</td>
<td>4</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>b. Being able to work fewer hours per week</td>
<td>58</td>
<td>27</td>
<td>4</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>c. Having a job with less responsibility</td>
<td>32</td>
<td>29</td>
<td>17</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>d. Being able to focus on hobbies or special interests</td>
<td>44</td>
<td>41</td>
<td>9</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>e. Continuing to do the same type of work or build on your career</td>
<td>22</td>
<td>31</td>
<td>20</td>
<td>26</td>
<td>2</td>
</tr>
</tbody>
</table>
25.1 About how many hours PER WEEK do you expect to work for pay (after you retire/when you are of retirement age)?

25.2 How many hours PER WEEK do you currently work for pay?

<table>
<thead>
<tr>
<th>Hours Worked</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 15 hours</td>
<td>9</td>
</tr>
<tr>
<td>15 to less than 25 hours</td>
<td>38</td>
</tr>
<tr>
<td>25 to less than 35 hours</td>
<td>9</td>
</tr>
<tr>
<td>35 hours or more</td>
<td>6</td>
</tr>
<tr>
<td>Don't know/Refused</td>
<td>3</td>
</tr>
<tr>
<td>Don't plan to work/don't work in retirement</td>
<td>35</td>
</tr>
</tbody>
</table>

25.1 Have you gotten any job-related training or education to prepare for the work (you might do in retirement/you are doing in retirement)?

26.2 Do you plan to get (any more/any such) training or education in the future?

| Total have had or plan to get | 41 |
| Have had | 28 |
| Plan to get | 33 |
| Have not gotten training and do not plan to get in future | 20 |
| Have not gotten training and not sure if will get in future | 3 |
| Don't know/Refused | 1 |
| Don't plan to work/don't work in retirement | 35 |

27. Are you married, living with a partner, widowed, divorced, separated, or have you never been married?

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>64</td>
</tr>
<tr>
<td>Living with a partner</td>
<td>5</td>
</tr>
<tr>
<td>Widowed</td>
<td>2</td>
</tr>
<tr>
<td>Divorced</td>
<td>13</td>
</tr>
<tr>
<td>Separated</td>
<td>3</td>
</tr>
<tr>
<td>Never married</td>
<td>12</td>
</tr>
<tr>
<td>Refused</td>
<td>1</td>
</tr>
</tbody>
</table>

28/29. Is your (spouse/partner) NOW self-employed, are they employed by someone else, or are they NOT employed for pay? Based on those who are married or living with a partner (n=680)

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse employed</td>
<td>86</td>
</tr>
<tr>
<td>Self-employed</td>
<td>16</td>
</tr>
<tr>
<td>Employed by someone else</td>
<td>70</td>
</tr>
<tr>
<td>Spouse not employed</td>
<td>14</td>
</tr>
<tr>
<td>A homemaker</td>
<td>6</td>
</tr>
<tr>
<td>A student</td>
<td>0</td>
</tr>
<tr>
<td>Retired</td>
<td>4</td>
</tr>
<tr>
<td>Unemployed and looking for work</td>
<td>2</td>
</tr>
<tr>
<td>Unemployed and not looking for work</td>
<td>1</td>
</tr>
<tr>
<td>Disabled (VOL.)</td>
<td>1</td>
</tr>
<tr>
<td>Other (VOL.)</td>
<td>*</td>
</tr>
<tr>
<td>DK/Ref.</td>
<td>*</td>
</tr>
<tr>
<td>Don't know/Refused</td>
<td>35</td>
</tr>
</tbody>
</table>

28. In a typical week, about how many hours does your (spouse/partner) work? Based on those who are married or living with a partner (n=680)

<table>
<thead>
<tr>
<th>Hours Worked</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 35 hours</td>
<td>13</td>
</tr>
<tr>
<td>35 to less than 45 hours</td>
<td>39</td>
</tr>
<tr>
<td>45 to less than 60 hours</td>
<td>25</td>
</tr>
<tr>
<td>60 hours or more</td>
<td>9</td>
</tr>
<tr>
<td>Don't know/Refused</td>
<td>1</td>
</tr>
<tr>
<td>None/Not Employed</td>
<td>14</td>
</tr>
</tbody>
</table>

29. At what age did your (spouse/partner) retire? Did they retire (READ) Based on those whose spouse is retired (n=33)

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Younger than age 55</td>
<td>34</td>
</tr>
<tr>
<td>Age 55-59</td>
<td>35</td>
</tr>
<tr>
<td>Age 60-64</td>
<td>24</td>
</tr>
<tr>
<td>Age 65-69</td>
<td>0</td>
</tr>
<tr>
<td>Age 70 or older</td>
<td>4</td>
</tr>
<tr>
<td>Don't know/Refused</td>
<td>3</td>
</tr>
</tbody>
</table>
32. Does your (spouse/partner) currently do ANY kind of work for pay, or not?

33. How many hours per week does your (spouse/partner) currently work? Based on those whose spouse is retired (n=33)

19 Yes, works for pay
4 Less than 15 hours
13 15 to less than 25 hours
0 25 to less than 35 hours
2 35 hours or more
0 DK/Ref.
81 No, does not work for pay
0 Don’t know/Refused

34. Do you (and your spouse/and your partner) have any savings or investments specifically for your retirement, such as a pension plan, 401-K plan, an IRA account, or some other retirement savings plan?

86 Yes
13 No
1 Don’t know/Refused

35.1 Do you think you’re saving enough for your retirement, or not?

35.2 Do you think you have saved enough for your retirement, or not?

41 Total saving/have saved enough
37 Saving enough for retirement
3 Retired and have saved enough
53 Not saving/haven’t saved enough
6 Don’t know/Refused

36. Altogether, about how much money do you (and your spouse both/and your partner both) have in ALL of your various retirement savings (not including the value of your home)? Just stop me when I get to the right category. (READ)

9 Less than $25,000
8 25 to under $50,000
12 50 to under $100,000
16 100 to under $250,000
10 250 to under $500,000
4 500 to under $750,000
2 750,000 to under a million dollars
2 One million dollars or more
10 Don’t know
15 Refused
13 None/Nothing

37.1 Now think about the amount of money you (and your spouse both/and your partner both) have saved and what you expect to receive from Social Security. By the time you reach retirement age, do you think your savings and Social Security will allow you to (READ)

17 Live very comfortably
33 Cover your expenses with a little left over for extras
25 Cover only your basic living expenses
19 Not even cover basic expenses
6 Don’t know/Refused

37.2 Now thinking about the amount of money you (and your spouse both/and your partner both) saved for retirement and what Social Security provides, do these savings allow you to (READ)
38. In deciding where to live during your retirement years, please tell me how important each of the following considerations are to YOU. (First/Next) how important is it... (READ AND RANDOMIZE) (Is this very important, somewhat important, not too important, or not at all important when considering where you will live during your retirement years?)

<table>
<thead>
<tr>
<th>Consideration</th>
<th>VERY IMPORTANT</th>
<th>SOMEWHAT IMPORTANT</th>
<th>NOT TOO IMPORTANT</th>
<th>NOT AT ALL IMPORTANT</th>
<th>DK/Ref.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. To live somewhere that has low taxes or is affordable</td>
<td>60</td>
<td>27</td>
<td>6</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>b. To live in a community with people your own age</td>
<td>11</td>
<td>33</td>
<td>25</td>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>c. To live close to your children, other family members, or close friends</td>
<td>60</td>
<td>33</td>
<td>25</td>
<td>30</td>
<td>1</td>
</tr>
<tr>
<td>d. To live somewhere that is not too crowded or stressful</td>
<td>59</td>
<td>28</td>
<td>6</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>e. To have easy access to things like arts, cultural activities, and good restaurants</td>
<td>37</td>
<td>40</td>
<td>12</td>
<td>10</td>
<td>*</td>
</tr>
<tr>
<td>f. To live somewhere with good weather</td>
<td>34</td>
<td>34</td>
<td>15</td>
<td>15</td>
<td>2</td>
</tr>
<tr>
<td>g. To live somewhere with good public transportation</td>
<td>31</td>
<td>27</td>
<td>20</td>
<td>20</td>
<td>2</td>
</tr>
<tr>
<td>h. To live in a small home or one that requires less upkeep and maintenance</td>
<td>46</td>
<td>33</td>
<td>11</td>
<td>9</td>
<td>1</td>
</tr>
</tbody>
</table>

39/40. During your retirement years, would you most like to live in a city, in a suburb, in a resort area, or in the country? (IF CITY): Would that be the city of Boston, another city in Massachusetts, or a city outside of Massachusetts?

17 In a city
   7 Boston
   4 Another city in Massachusetts
   4 A city outside of Massachusetts
   2 DK/Ref.

38 In a suburb
   8 In a resort area

31 In the country
   2 Other (VOL.)
   5 Don’t know/Refused

41. Considering everything you want in a place to live during retirement, do you think it would be best to stay in your current home, move to a different home in your immediate area, move to another part of Massachusetts, or move outside of Massachusetts?

42. What state would be best for you?

35 Stay in current home

13 Move to a different home in immediate area

12 Move to a different home in another part of Massachusetts

35 Move outside of Massachusetts

7 Florida

3 Maine

3 New Hampshire

8 Other Southern state

2 Southwestern state

1 Other New England state

1 West Coast state

2 Some other state

2 Outside the U.S. (VOL.)

6 DK/Ref.

5 Don’t know/Refused

14 Other Southern states mentioned were Alabama, Arkansas, Georgia, North Carolina, South Carolina, Tennessee, Texas, and Virginia. Southwestern states mentioned were Arizona, Nevada, New Mexico, and Utah. Other New England states mentioned were Connecticut, Rhode Island, and Vermont. West Coast states mentioned were California, Oregon, and Washington.
43. Did you move into your current home more than one year before you retired, about one year before you retired, or after you retired? Based on those who are retired (n=82)
   33 More than one year before retiring
   6 About one year before retiring
   5 After retiring
   50 Plan to move during retirement
   5 Don’t know/Refused

44. Do you currently have a second home for weekends or vacations?

45. And in what state is your second home located?
   15 Yes, have a second home
   7 Massachusetts
   2 Florida
   2 New Hampshire
   1 Maine
   2 Other New England state
   * Other Southern state15
   1 Some other state
   1 Outside the U.S. (VOL.)
   * DK/Ref.
   85 No, don’t have a second home
   * Don’t know/Refused

46. What do you plan to do with your second home (now that you’re retired/when you retire)? (READ)
   2 Sell it
   2 Make it your permanent residence
   4 Continue to use it for weekends or vacations
   5 Split the time between your two homes
   1 Other
   2 Don’t know/Refused
   85 No second home

47. (Regardless of whether you now have a second home,) do you have any plans to buy or rent another home to live in part of the time during your retirement?

48. In what state would this other home be located?
   21 Yes, plan to buy or rent another home
   4 Florida
   3 Massachusetts
   1 New Hampshire
   1 Maine
   3 Other Southern state16
   1 Other New England state (Vermont only)
   1 Some other state
   2 Outside the U.S. (VOL.)
   4 DK/Ref.
   75 No, don’t plan to buy or rent another home
   5 Don’t know/Refused

49. Now thinking about your own health status. In general, would you say your health is excellent, very good, good, fair, or poor?
   29 Excellent
   37 Very good
   19 Good
   10 Fair
   4 Poor
   * Don’t know/Refused

50. What about the health status of (your spouse/your partner)…In general, is it excellent, very good, good, fair, or poor? Based on those who are married or living with a partner (n=680)
   29 Excellent
   38 Very good
   23 Good
   8 Fair
   2 Poor
   * Don’t know/Refused

15. Other Southern states mentioned were Alabama, Georgia, South Carolina, and Tennessee.
16. Other Southern states mentioned were Alabama, Arkansas, Georgia, North Carolina, South Carolina, Tennessee, Texas, and Virginia.
51. Thinking about your (spouse/partner) over the next 10 or 20 years, do you think you are likely to provide personal care for them, or not? Based on those who are married or living with a partner (n=680)

   5 Yes
   1 No
   * (VOL.) Already providing care
   1 Don’t know/Refused
   90 Spouse’s health is good

52. Are you, yourself, now covered by any form of health insurance or health plan or do you not have health insurance at this time?

   95 Yes, insured
   5 No, not insured
   * Don’t know/Refused

53. Please think about how much you (and your spouse/partner) had to pay out of your own pocket for medical health care last year—that is, in 2004. This would include premiums, co-payments, deductibles, prescription drugs, eyeglasses, and all other medical expenses NOT reimbursed by a health insurance plan. In 2004, what was the total amount of your out-of-pocket expenses for medical health care?

   4 Nothing
   3 Less than $100
   16 100 to under $500
   17 500 to under $1,000
   36 1,000 to under $5,000
   14 $5,000 or more
   7 Don’t know
   2 Refused

54. As you may know, Medicare coverage generally isn’t available until age 65. In deciding when to retire, how important a consideration is maintaining health coverage until you are eligible for Medicare? Is it a (READ) Based on those who are not retired (n=918)

   77 Very important consideration
   11 Somewhat important
   5 Not too important
   5 Not at all important
   1 Don’t know/Refused

55. How worried are you about having access to affordable, quality health care in your retirement years? Are you… (READ)

   38 Very worried
   31 Somewhat worried
   18 Not too worried
   12 Not at all worried
   1 Don’t know/Refused

56. Which of these, if any, do you have? Do you have… (READ AND RANDOMIZE)

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
<th>DK</th>
</tr>
</thead>
</table>
   a. Long-term care insurance to cover the costs of a nursing home or long-term home health care | 17 | 75 | 8 |
   b. Life insurance | 74 | 25 | 1 |
   c. A living will that states what you want to have done medically should you become unable to make medical decisions for yourself | 39 | 59 | 2 |

Now on a different subject…

57. How involved are you in community and neighborhood activities where you live—very involved, somewhat involved, not too involved, or not at all involved?

   15 Very involved
   35 Somewhat involved
   23 Not too involved
   27 Not at all involved
   * Don’t know/Refused

58. In the past 12 months did you do any volunteer activities? By volunteering I mean spending your time helping a group or organization without being paid for it.

   60 Yes
   39 No
   * Don’t know/Refused
59. How often, if at all, did you volunteer for the following types of groups in the past 12 months. (First,…) (READ AND RANDOMIZE) (In the past 12 months, did you volunteer for this type of group at least once a week, once or twice a month, less than once a month, or never?)

<table>
<thead>
<tr>
<th></th>
<th>AT LEAST ONCE A WEEK</th>
<th>ONCE OR TWICE A MONTH</th>
<th>LESS THAN ONCE A MONTH</th>
<th>NEVER</th>
<th>DK/REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. A church or other religious group</td>
<td>8</td>
<td>10</td>
<td>12</td>
<td>69</td>
<td>*</td>
</tr>
<tr>
<td>b. A civic or community organization involved with health or social services, such as a hospital or group that helps the poor, elderly or homeless</td>
<td>7</td>
<td>8</td>
<td>12</td>
<td>73</td>
<td>*</td>
</tr>
<tr>
<td>c. An organization involved with youth, children, or education</td>
<td>14</td>
<td>17</td>
<td>12</td>
<td>57</td>
<td>1</td>
</tr>
<tr>
<td>d. An environmental organization</td>
<td>2</td>
<td>3</td>
<td>9</td>
<td>85</td>
<td>*</td>
</tr>
</tbody>
</table>

60. Thinking about (the rest of) your retirement years… Do you plan to do any volunteering (when you retire), or not?

 71  Yes/Already volunteer
 19  No
 10  Don’t know/Refused

61.1 Please tell me if you think you will volunteer for the following types of groups (while you’re retired/when you retire). (First/Next,…) (READ AND RANDOMIZE)

61.2 And how OFTEN do you think you will volunteer for this kind of group? (At least once a week, once or twice a month, or less than once a month?)

<table>
<thead>
<tr>
<th></th>
<th>TOTAL YES</th>
<th>AT LEAST ONCE A WEEK</th>
<th>ONCE OR TWICE A MONTH</th>
<th>LESS THAN ONCE A MONTH</th>
<th>NEVER</th>
<th>DK/REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. A church or other religious group</td>
<td>32</td>
<td>13</td>
<td>13</td>
<td>6</td>
<td>56</td>
<td>12</td>
</tr>
<tr>
<td>b. A civic or community organization involved with health or social services, such as a hospital or group that helps the poor, elderly or homeless</td>
<td>55</td>
<td>18</td>
<td>27</td>
<td>9</td>
<td>32</td>
<td>13</td>
</tr>
<tr>
<td>c. An organization involved with youth, children, or education</td>
<td>55</td>
<td>19</td>
<td>27</td>
<td>9</td>
<td>32</td>
<td>13</td>
</tr>
<tr>
<td>d. An environmental organization</td>
<td>31</td>
<td>8</td>
<td>15</td>
<td>8</td>
<td>55</td>
<td>14</td>
</tr>
</tbody>
</table>

17. Includes those who say they have not volunteered in the past 12 months.
18. Includes those who say they do not plan to volunteer in retirement.
62. Do you have any children or stepchildren under age 18?
   34 Yes
   65 No/No children
   1 Don’t know/Refused

63. Do you have any ADULT children or stepchildren, age 18 or older?

64. Have any of your children or stepchildren age 18 or older lived with you at least part of the time during the last 12 months?
   47 Yes, have adult children
   26 Living in household
   21 Living elsewhere
   * DK/Ref.
   18 No adult children
   33 Never had children
   1 Don’t know/Refused

65. Do you now provide financial support to any of your adult children or stepchildren, such as money for living expenses or education, or not?

66. Do you provide a large amount of financial support, a moderate amount, or a small amount of financial support to your children or stepchildren?

<table>
<thead>
<tr>
<th>TOTAL BOOMERS</th>
<th>PARENTS OF ADULT CHILDREN</th>
</tr>
</thead>
<tbody>
<tr>
<td>23</td>
<td>Yes, provide financial support to adult children 48</td>
</tr>
<tr>
<td>10</td>
<td>Large amount 21</td>
</tr>
<tr>
<td>7</td>
<td>Moderate amount 14</td>
</tr>
<tr>
<td>5</td>
<td>Small amount 11</td>
</tr>
<tr>
<td>*</td>
<td>DK/Ref. 1</td>
</tr>
<tr>
<td>25</td>
<td>No, do not provide financial support 52</td>
</tr>
<tr>
<td>51</td>
<td>No adult children/Neve had children 0</td>
</tr>
<tr>
<td>*</td>
<td>Don’t know/Refused</td>
</tr>
</tbody>
</table>

(n=497)
67. Thinking about your children or stepchildren over the next 10 or 20 years, do you think you are likely to provide financial support to them for things like living expenses and education, or not?

68. Do you think you will provide a large amount of financial support, a moderate amount, or a small amount of financial support to your children or stepchildren over the next 10 or 20 years?

<table>
<thead>
<tr>
<th>TOTAL BOOMERS</th>
<th>ALL PARENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>34</td>
<td>Yes, likely to provide financial support to children</td>
</tr>
<tr>
<td>13</td>
<td>Large amount</td>
</tr>
<tr>
<td>13</td>
<td>Moderate amount</td>
</tr>
<tr>
<td>7</td>
<td>Small amount</td>
</tr>
<tr>
<td>1</td>
<td>DK/Ref.</td>
</tr>
<tr>
<td>30</td>
<td>No, not likely to provide financial support</td>
</tr>
<tr>
<td>33</td>
<td>Never had children</td>
</tr>
<tr>
<td>3</td>
<td>Don’t know/Refused</td>
</tr>
</tbody>
</table>

(n=677)

69. Are one or both of your parents living?

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>27</td>
<td>Yes, mother only</td>
</tr>
<tr>
<td>7</td>
<td>Yes, father only</td>
</tr>
<tr>
<td>35</td>
<td>Yes, both</td>
</tr>
<tr>
<td>30</td>
<td>No, neither</td>
</tr>
<tr>
<td></td>
<td>Don’t know/Refused</td>
</tr>
</tbody>
</table>

71. Do you now provide financial support to (your mother/your father/your parents), such as help with living expenses or medical bills, or not?

72. Do you provide a large amount of financial support, a moderate amount, or a small amount of financial support to (your mother/your father/your parents)?

<table>
<thead>
<tr>
<th>TOTAL BOOMERS</th>
<th>ALL WITH A LIVING PARENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Yes, provide financial support to parents</td>
</tr>
<tr>
<td>1</td>
<td>Large amount</td>
</tr>
<tr>
<td>3</td>
<td>Moderate amount</td>
</tr>
<tr>
<td>6</td>
<td>Small amount</td>
</tr>
<tr>
<td></td>
<td>DK/Ref.</td>
</tr>
<tr>
<td>59</td>
<td>No, do not provide financial support</td>
</tr>
<tr>
<td>30</td>
<td>No living parents</td>
</tr>
<tr>
<td></td>
<td>Don’t know/Refused</td>
</tr>
</tbody>
</table>

(n=677)
73. Thinking about (your mother/your father/your parents) over the next 10 or 20 years, do you think you are likely to provide financial support to (her/him/them), or not?

74. Do you think you will provide a large amount of financial support, a moderate amount, or a small amount of financial support to (your mother/your father/your parents) over the next 10 or 20 years?

77. Thinking about (your mother/your father/your parents) over the next 10 or 20 years, do you think you are likely to provide personal care for (her/him/them), or not?

78. How often do you expect to provide personal care for (your mother/your father/your parents)? (READ)

79. (Does your mother/Does your father/Do your parents) live in your household?

80. How would you rate your personal financial situation today? Would you say you are in... (READ)

Now I have a few questions about your financial situation.
81. Are you financially better off than your parents were when they were your age, financially worse off, or about the same?
   54 Better off
   20 Worse off
   21 About the same
   5 Don’t know/Refused

82. Looking ahead, do you think your children will be financially better off when they are your age, financially worse off, or about the same? Based on those who have children (n=664)
   55 Better off
   13 Worse off
   25 About the same
   8 Don’t know/Refused

83. Please tell me if any of the following have happened to you or your family over the past five years. Just tell me yes or no. (First,) have you or your family . . . (READ ITEMS IN ORDER)?

<table>
<thead>
<tr>
<th></th>
<th>YES</th>
<th>NO</th>
<th>DK/REF.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Felt a lot of stress because of financial problems</td>
<td>44</td>
<td>55</td>
<td>1</td>
</tr>
<tr>
<td>b. Taken on more debt than you could handle</td>
<td>25</td>
<td>74</td>
<td>1</td>
</tr>
<tr>
<td>c. Been unable to keep up with payments on a loan, including a student loan</td>
<td>16</td>
<td>83</td>
<td>1</td>
</tr>
<tr>
<td>d. Postponed a major purchase like buying a house or taking a vacation due to financial concerns</td>
<td>37</td>
<td>63</td>
<td>1</td>
</tr>
<tr>
<td>e. Maxed out your credit cards</td>
<td>15</td>
<td>84</td>
<td>1</td>
</tr>
</tbody>
</table>

84. Thinking about all the types of debt you and your family may have, such as credit card debt, car loans, student loans, or medical bills, what would you say is the total amount of debt you currently have (NOT including your mortgage)? Just stop me when I get to the right category. (READ)
   39 Less than $5,000
   17 5 to less than $10,000
   20 10 to less than $25,000
   10 25 to less than $50,000
   3  $50,000 or more
   11 Don’t know/Refused

DEMOGRAPHICS (ASK ALL):

D1. RECORD RESPONDENT’S SEX:
   47 Male
   53 Female

D2. Finally, I have just a few questions so we can describe the people who took part in our survey. . . What is your age?  
   26 40-44
   23 45-49
   28 50-54
   19 55-58
   3  Refused

D3. About how long have you lived in Massachusetts . . . (READ 1-6 IF NECESSARY)

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Less than 12 months</td>
<td></td>
</tr>
<tr>
<td>2 One to five years</td>
<td></td>
</tr>
<tr>
<td>5 Six to 10 years</td>
<td></td>
</tr>
<tr>
<td>8 11 to 20 years</td>
<td></td>
</tr>
<tr>
<td>25 More than 20 years</td>
<td></td>
</tr>
<tr>
<td>59 Are you a lifelong resident</td>
<td></td>
</tr>
</tbody>
</table>
* Don’t know/Refused

D4. Can you please tell me what kind of work you do? (READ JOB CATEGORIES)

D5. Did you do any kind of work for pay BEFORE you retired?
D6. Can you please tell me what kind of work you did?  Based on all who are working/worked for pay before retirement

<table>
<thead>
<tr>
<th>TOTAL</th>
<th>NOT RET</th>
<th>RETIRED</th>
<th>PRE-RETIREMENT OCCUPATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>80</td>
<td>80</td>
<td>74</td>
<td>Total White Collar</td>
</tr>
<tr>
<td>64</td>
<td>64</td>
<td>55</td>
<td>Professional &amp; Business</td>
</tr>
<tr>
<td>16</td>
<td>16</td>
<td>19</td>
<td>Clerical &amp; Sales</td>
</tr>
<tr>
<td>19</td>
<td>19</td>
<td>24</td>
<td>Total Blue Collar</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
<td>7</td>
<td>Skilled Trade</td>
</tr>
<tr>
<td>14</td>
<td>13</td>
<td>17</td>
<td>Other Blue Collar</td>
</tr>
<tr>
<td>1</td>
<td>1</td>
<td>2</td>
<td>Undesignated/Other</td>
</tr>
</tbody>
</table>

(n=863) (n=783) (n=80)

D7. Are you, or is any other adult in your household a member of a labor union?
- 21 Yes, labor union household
- 78 No, non-union
- 1 Don't know/Refused

D8. What is the last grade or class you completed in school?  (DO NOT READ)
- 1 None, or grade 1 to 8
- 5 High school incomplete (Grades 9-11)
- 27 High school graduate, Grade 12, or GED certificate
- 3 Trade, technical, or vocational school AFTER high school
- 21 Some college, but no four-year degree (includes associates degree)
- 21 College or university graduate (BA, BS or other four-year degree received)
- 21 Post graduate or professional schooling after college (including work towards an MA, MS, Ph.D., JD, DDS, or MD degree)
- * Refused

D9. Are you of Hispanic or Latino background, such as Mexican, Puerto Rican, Cuban or other Spanish background?

D10. What is your race?  Are you white, black, Asian, American Indian or some other race?  IF R SAYS HISPANIC OR LATINO, PROBE: Do you consider yourself a WHITE (Hispanic/Latino) or a BLACK (Hispanic/Latino)?
- 87 Non-Hispanic White
- 11 Total Non-White
- 4 Non-Hispanic Black or African-American
- 4 Hispanic
- 1 Asian or Pacific Islander
- 1 American Indian or Alaskan Native
- 1 Mixed-race
- 0 Other
- 2 Don't know/Refused

D11. Last year, that is in 2004, approximately what was your total family income from all sources, before taxes—just tell me when I get to the right category.  IF INCOME OVERLAPS TWO CATEGORIES, RECORD IN THE LOWER CATEGORY.
- 11 $25,000 and under
- 8 Between 25 and $40,000
- 15 Between 40 and $60,000
- 10 Between 60 and $75,000
- 15 Between 75 and $100,000
- 15 Between 100,000 and $150,000
- 4 Between 150,000 and $200,000
- 4 More than $200,000
- 3 Don't know
- 15 Refused

D12a. Where were you born—in the United States, or in another country?

D12b. Were either of your parents born in another country, or were they both born in the United States?

IMMIGRANT STATUS
- 8 Immigrant
- 15 First generation American
- 76 Second generation or more American
- 1 Don't know/Refused

END OF INTERVIEW. THANK RESPONDENT: That completes the interview. Thank you very much for your cooperation.