

## BABY BOOMERS SURVEY TOPLINE RESULTS

September 19, 2005

Job #25032

Total n = 1,000 Massachusetts adults age 40-58

Margin of error: plus or minus 3 percentage points

Interviewing dates: June 23 – July 23, 2005

*Note: Because percentages are rounded they may not total 100%.*

**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?

- 40 Not likely to move in next 20 years
- 52 Likely to move to a different home
- 8 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)

- 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

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?

TOTAL	NOT RETIRED	
<b>79</b>	<b>85</b>	<b>Total employed</b>
15	16	Self-employed
64	69	Employed by someone else
<b>21</b>	<b>15</b>	<b>Total not employed</b>
6	5	A homemaker
*	*	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.)
*	*	DK/Ref.
*	*	Don't know/Refused (n=918)

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

TOTAL	NOT 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...)

18.2 At what age did you retire? Did you retire (READ)

- 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?)

	A LOT	SOME	NOT TOO MUCH	NO THOUGHT AT ALL	DOESN'T APPLY <sup>13</sup>	DK/REF.
a. Whether you'll ever work for pay in your retirement	24	37	17	20	1	2
b. Financing your retirement	56	28	7	7	-	1
c. Where you will live in your retirement	30	31	21	16	-	1
d. Your own personal health and that of your spouse in the future	54	31	10	4	-	1
e. Your involvement in the community, including volunteer work in the future	22	40	18	19	-	2
f. Whether you'll have to provide personal care for aging parents or other relatives in the future	36	26	12	17	8	1
g. Whether you'll have to provide financial support to parents, adult children or other relatives in the future	28	32	16	19	4	1

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
- 3 To try a new career
- 10 Some other reason
- 1 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)

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT	DK/REF.
a. Being able to work flexible hours	70	20	4	4	1
b. Being able to work fewer hours per week	58	27	4	8	2
c. Having a job with less responsibility	32	29	17	21	1
d. Being able to focus on hobbies or special interests	44	41	9	6	1
e. Continuing to do the same type of work or build on your career	22	31	20	26	2

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?

- 9 Less than 15 hours
- 38 15 to less than 25 hours
- 9 25 to less than 35 hours
- 6 35 hours or more
- 3 Don't know/Refused
- 35 Don't plan to work/don't work in retirement

26.1 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?

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

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

- 64 Married
- 5 Living with a partner
- 2 Widowed
- 13 Divorced
- 3 Separated
- 12 Never married
- 1 Refused

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)

- 86 Spouse employed
- 16 Self-employed
- 70 Employed by someone else
- 14 Spouse not employed
- 6 A homemaker
- 0 A student
- 4 Retired
- 2 Unemployed and looking for work
- 1 Unemployed and not looking for work
- 1 Disabled (VOL.)
- \* Other (VOL.)
- \* DK/Ref.
- \* Don't know/Refused

30. 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)

- 13 Less than 35 hours
- 39 35 to less than 45 hours
- 25 45 to less than 60 hours
- 9 60 hours or more
- 1 Don't know/Refused
- 14 None/Not Employed

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

- 34 Younger than age 55
- 35 Age 55-59
- 24 Age 60-64
- 0 Age 65-69
- 4 Age 70 or older
- 3 Don't know/Refused

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)

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)

- 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

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?)

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT AT ALL IMPORTANT	DK/REF.
a. To live somewhere that has low taxes or is affordable	60	27	6	5	1
b. To live in a community with people your own age	11	33	25	30	1
c. To live close to your children, other family members, or close friends	60	28	6	5	1
d. To live somewhere that is not too crowded or stressful	59	24	8	8	1
e. To have easy access to things like arts, cultural activities, and good restaurants	37	40	12	10	*
f. To live somewhere with good weather	34	34	15	15	2
g. To live somewhere with good public transportation	31	27	20	20	2
h. To live in a small home or one that requires less upkeep and maintenance	46	33	11	9	1

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<sup>14</sup>
  - 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 state<sup>15</sup>
  - 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 state<sup>16</sup>
  - 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

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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/and your 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)

	YES	NO	DK
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?)

	AT LEAST ONCE A WEEK	ONCE OR TWICE A MONTH	LESS THAN ONCE A MONTH	NEVER <sup>17</sup>	DK/REF.
a. A church or other religious group	8	10	12	69	*
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	7	8	12	73	*
c. An organization involved with youth, children, or education	14	17	12	57	1
d. An environmental organization	2	3	9	85	*

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?)

	TOTAL YES	AT LEAST ONCE A WEEK	ONCE OR TWICE A MONTH	LESS THAN ONCE A MONTH	NEVER <sup>18</sup>	DK/REF.
a. A church or other religious group	32	13	13	6	56	12
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	55	18	27	9	32	13
c. An organization involved with youth, children, or education	55	19	27	9	32	13
d. An environmental organization	31	8	15	8	55	14

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?

TOTAL BOOMERS		PARENTS OF ADULT CHILDREN
<b>23</b>	<b>Yes, provide financial support to adult children</b>	<b>48</b>
10	Large amount	21
7	Moderate amount	14
5	Small amount	11
*	DK/Ref.	1
<b>25</b>	<b>No, do not provide financial support</b>	<b>52</b>
<b>51</b>	<b>No adult children/Never had children</b>	<b>0</b>
*	Don't know/Refused	*
	(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?

TOTAL BOOMERS		ALL PARENTS
<b>34</b>	<b>Yes, likely to provide financial support to children</b>	<b>52</b>
13	Large amount	20
13	Moderate amount	20
7	Small amount	11
1	DK/Ref.	1
<b>30</b>	<b>No, not likely to provide financial support</b>	<b>46</b>
<b>33</b>	<b>Never had children</b>	<b>0</b>
<b>3</b>	<b>Don't know/Refused</b>	<b>2</b>
	(n=664)	

69. Are one or both of your parents living?

- 27 Yes, mother only
- 7 Yes, father only
- 35 Yes, both
- 30 No, neither
- \* Don't know/Refused

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)?

70. What is the age of (your mother/your father/ your oldest parent)?

- AGE OF OLDEST LIVING PARENT
- 13 Under 70
  - 12 70-74
  - 18 75-79
  - 17 80-84
  - 8 85+
  - 30 No living parents
  - 2 Don't know/Refused

TOTAL BOOMERS

ALL WITH A LIVING PARENT

<b>10</b>	<b>Yes, provide financial support to parents</b>	<b>14</b>
1	Large amount	1
3	Moderate amount	4
6	Small amount	9
*	DK/Ref.	*
<b>59</b>	<b>No, do not provide financial support</b>	<b>85</b>
<b>30</b>	<b>No living parents</b>	<b>0</b>
1	Don't know/Refused	*
	(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?

TOTAL BOOMERS	ALL WITH A LIVING PARENT
<b>12 Yes, likely to provide financial support to parents</b>	<b>18</b>
* Large amount	*
5 Moderate amount	7
6 Small amount	9
1 DK/Ref.	2
<b>44 No, not likely to provide financial support</b>	<b>64</b>
<b>10 Already providing financial support</b>	<b>14</b>
<b>30 No living parents</b>	<b>0</b>
<b>3 Don't know/Refused</b>	<b>4</b>
(n=677)	

75. Do you now provide personal care for (your mother/your father/your parents), or not?

76. How often do you provide personal care for (your mother/your father/your parents)? [\(READ\)](#)

TOTAL BOOMERS	ALL WITH A LIVING PARENT
<b>14 Yes, provide personal care for parents</b>	<b>20</b>
4 Every day	5
6 A few times a week	8
3 A few times a month	5
2 Less often	2
* DK/Ref.	*
<b>55 No, do not provide personal care</b>	<b>79</b>
<b>30 No living parents</b>	<b>0</b>
<b>1 Don't know/Refused</b>	<b>*</b>
(n=677)	

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 expect to provide personal care for (your mother/your father/your parents)? [\(READ\)](#)

TOTAL BOOMERS	ALL WITH A LIVING PARENT
<b>39 Yes, likely to provide personal care for parents</b>	<b>56</b>
11 Every day	16
13 A few times a week	19
6 A few times a month	9
3 Less often	5
5 DK/Ref.	7
<b>27 No, not likely to provide personal care</b>	<b>38</b>
<b>30 No living parents</b>	<b>0</b>
<b>4 Don't know/Refused</b>	<b>6</b>
(n=677)	

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

TOTAL BOOMERS	ALL WITH A LIVING PARENT
6 Yes, one or both lives in household	9
63 No, neither lives in household	91
30 No living parents	0
* Don't know/Refused	0
(n=677)	

Now I have a few questions about your financial situation.

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

8 Excellent financial shape
18 Very good shape
36 Good shape
23 Fair shape
13 Poor shape
2 Don't know/Refused

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)?

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

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)

- 1 Less than 12 months
- 2 One to five years
- 5 Six to 10 years
- 8 11 to 20 years
- 25 More than 20 years
- 59 Are you a lifelong resident
- \* 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? (READ JOB CATEGORIES) Based on all who are working/worked for pay before retirement

TOTAL	NOT RET.	RETIRED	PRE-RETIREMENT OCCUPATION
<b>80</b>	<b>80</b>	<b>74</b>	<b>Total White Collar</b>
64	64	55	Professional & Business
16	16	19	Clerical & Sales
<b>19</b>	<b>19</b>	<b>24</b>	<b>Total Blue Collar</b>
6	6	7	Skilled Trade
14	13	17	Other Blue Collar
1	1	2	Undesignated/Other

(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.