



The Associated Press-NORC
Center for Public Affairs Research

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

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

Interview dates: March 8 – March 27, 2016

1,075 adults ages 50 and older

Margin of error: +/- 3.9 percentage points at the 95% confidence level among all adults

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

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

NEWQ1. To get started, please think about the steps that people take to prepare for retirement. In general, how well would you say Americans age 50 to 65 are doing to financially prepare for retirement?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Extremely/Very well NET	35
Extremely well	7
Very well	29
Somewhat well	37
Not very/Not well at all NET	27
Not very well	23
Not well at all	4
DON'T KNOW	*
SKIP/REFUSED	*

N=

1,075

WORK AND RETIREMENT PLANS

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Full-time	35	28
Part-time	11	13
Not employed for any reason	55	59
DON'T KNOW	-	-
SKIP/REFUSED	-	-

N=

1,024

1,075

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

If not employed in Q1A

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Retired	66	63
Temporarily unemployed and looking for work	6	5
A homemaker	7	7
A student	1	1
On medical leave or disability	17	18
Something else	3	6
DON'T KNOW	-	-
SKIP/REFUSED	-	-
N=	664	530

If retired in Q1A or Q1B

Q1D. Are you currently looking for work or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	4	1
No	95	98
ALREADY WORKING ¹	1	*
DON'T KNOW	-	-
SKIP/REFUSED	-	*
N=	500	448

If temporarily unemployed and looking for work in Q1B

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Quit	32	4
Laid off or fired	41	72
Something else	27	24
DON'T KNOW	-	-
SKIP/REFUSED	-	-
N=	30	24

If laid off or fired in Q1E

Q1F. Do you think that your age was a factor in the decision to let you go, or not?

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

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	AP-NORC 3/8-3/27/2016
Yes	39
No	61
DON'T KNOW	-
SKIP/REFUSED	-
N=	17

If temporarily unemployed and looking for work in Q1B

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Less than 1 year	38	34
1-2 years	35	20
3+ years	27	46
DON'T KNOW	-	-
SKIP/REFUSED	-	-
N=	30	20

If not retired in Q1A or Q1B

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	24	27
No	76	73
DON'T KNOW	-	-
SKIP/REFUSED	-	-
N=	524	628

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System variable created

WORK STATUS

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

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

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
By choice	67	66
Had no choice	33	33
DON'T KNOW	*	*
SKIP/REFUSED	*	*
<i>N=</i>	641	634

If working, on medical leave, completely retired, retired and working or not working for other reasons

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	22	26
No	78	74
DON'T KNOW	*	-
SKIP/REFUSED	-	-
<i>N=</i>	1,024	1,075

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

Wording if temporarily unemployed

Q6. Would you say that your job search has been easy, difficult, or neither easy nor difficult?

Wording if not temporarily unemployed

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

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

If moderately difficult or very difficult in Q6

Q6A. Has your job search ever been so difficult that you stopped looking for work?

	AP-NORC 3/8-3/27/2016
Yes	56
No	44
DON'T KNOW	-
SKIP/REFUSED	-
<i>N=</i>	<i>163</i>

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If retired and looking for work, temporarily unemployed and looking for work, or if yes in Q4

Q6B. When looking for work, do you think that your age...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Puts you at an advantage	42
Puts you at a disadvantage	38
Doesn't make a difference	19
DON'T KNOW	-
SKIP/REFUSED	-
<i>N=</i>	288

If currently working or looking for work

Wording if currently working

Q6C. If you were to look for a new job today, how confident are you that you have the necessary skills to compete in today's job market?

Wording if looking for work

How confident are you that you have the necessary skills to compete in today's job market?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Extremely/very confident NET	31
Extremely confident	8
Very confident	23
Somewhat confident	38
Not very/not confident at all NET	30
Not very confident	19
Not confident at all	10
DON'T KNOW	*
SKIP/REFUSED	*
<i>N=</i>	477

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If not completely retired

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

	AP-NORC 3/8-3/27/2016
Yes	29
No	71
DON'T KNOW	-
SKIP/REFUSED	-
<i>N=</i>	539

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

Q6E. Which of the following types of training or education have you gotten in the past five years? Please select all that apply. Have you...?

	AP-NORC 3/8-3/27/2016
Received on-the-job training	75
Taken a course or courses for a continuing education unit (CEU) to maintain a professional license or fulfill a job requirement	45
Taken a course or courses toward a degree or certificate	40
Received any other specialized training related to your job or field	39
DON'T KNOW	-
SKIP/REFUSED	-
<i>N=</i>	146

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

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

	AP-NORC 3/8-3/27/2016
Because your employer required it	38
To learn something new or just for fun	37
<i>If working and not on medical leave/disability/retired or retired and working</i>	
To advance in your current job	31
To help get a new job in the field you work in now	19
To help start a new career	17
For some other reason	2
DON'T KNOW	-
SKIP/REFUSED	-

N=

146

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

Q6G. Which of the following is the best description of your job level?

Wording if completely retired, retired and looking for work, or temporarily unemployed and looking for work

Which of the following is the best description of your job level at your last job?

	AP-NORC 3/8-3/27/2016
Entry level	21
Mid-level or manager	49
Senior level or higher management	20
CEO or other executive	4
DON'T KNOW	2
SELF EMPLOYED OR SMALL COMPANY WITHOUT LEVELS (PHONE VERSION ONLY)	2
SKIP/REFUSED	1

N=

1,013

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

Wording if working and not on medical leave/disability/retired, retired and working, or temporarily unemployed and looking for work

Q7. During the course of your career, what has been the longest amount of time you spent working for the same employer?

Wording if completely retired or retired and looking for work

During the course of your career, what was the longest amount of time you spent working for the same employer?

	AP-NORC 3/8-3/27/2016
Under 5 years	6
5 years to under 10 years	18
10 years to under 15 years	18
15 years to under 20 years	16
20 years to under 30 years	23
30 or more years	18
DON'T KNOW	*
SELF-EMPLOYED (PHONE VERSION ONLY)	1
SKIP/REFUSED	*

N=

1,013

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

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

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very likely NET	31	28
Extremely likely	11	12
Very likely	20	16
Somewhat likely	28	26
Not too/not at all likely NET	40	46
Not too likely	12	16
Not at all likely	27	30
DON'T KNOW	1	*
SKIP/REFUSED	*	-

N=

960

986

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

If working and not on medical leave/disability/retired, retired and working, retired and looking for work, temporarily unemployed and looking for work, or completely retired and not “not at all likely” in Q14

Wording if working and not on medical leave/disability/retired, retired and working, or temporarily employed and looking for work

Q7B. Do you plan to stay within the same field for the rest of your career, or do you have plans to switch to a different field in the future? This could be for work before retirement, or work you might do during retirement.

Wording if completely retired and not “not at all likely” in Q14, or if retired and looking for work

Would you stay within the same field for work you would do during retirement, or do you have plans to switch to a different field during retirement?

	AP-NORC 3/8-3/27/2016
Yes, I plan to stay within the same field	58
No, I plan to switch to a different field	41
DON'T KNOW	1
SKIP/REFUSED	1

N=

748

If working and not on medical leave/disability/retired, retired and working, retired and looking for work, or completely retired and not “not at all likely” in Q14

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

Q7C. Do you plan to stay with the same employer for the rest of your career, or do you have plans to work for a new employer in the future? This could be for work before retirement, or work you might do during retirement.

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

Would you stay with the same employer for work you would do during retirement, or do you have plans to work for a new employer during retirement?

	AP-NORC 3/8-3/27/2016
Yes, I plan to stay with the same employer	47
No, I plan to work for a new employer	49
DON'T KNOW	1
SKIP/REFUSED	2

N=

725

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

Wording if working and not on medical leave/disability/retired

Q7D. Has your employer...?

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

Before you retired, did your employer...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Offer(ed) you incentives to retire early	7
Offer(ed) you incentives to keep working and delay retirement	5
Or not made/make any offers about retirement	85
DON'T KNOW	1
SKIP/REFUSED	2

N=

990

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

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

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

N=

367

445

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

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

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

[OPEN ENDED, 0-168 ACCEPTED]

	AP-NORC 3/8-3/27/2016
Less than 10 hours	4
10-19 hours	6
20-29 hours	15
30-39 hours	13
40-49 hours	42
50 hours or more	19
<i>Mean</i>	36.6
<i>Median</i>	40
DON'T KNOW	*
SKIP/REFUSED	1

N= 445

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

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

	AP-NORC 3/8-3/27/2016
Increased	16
Decreased	28
Stayed about the same	56
DON'T KNOW	-
SKIP/REFUSED	-

N= 445

If increased or decreased in Q8B

Q8C. Did you decide to increase/decrease your hours or was this decision made by your employer?

	AP-NORC 3/8-3/27/2016
Your decision	66
Your employer's decision	32
DON'T KNOW	*
SKIP/REFUSED	1

N= 214

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

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

[ITEMS RANDOMIZED]

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	20	32
No	78	68
DON'T KNOW	1	-
SKIP/REFUSED	*	1
N=	406	470

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	15	18
No	83	80
DON'T KNOW	2	-
SKIP/REFUSED	-	2
N=	406	470

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

Q9C. Regardless of how far down the road it might be, how financially prepared do you feel for retirement? Would you say...

	AP-NORC 3/8-3/27/2016
Extremely/very prepared NET	34
Extremely prepared	13
Very prepared	21
Somewhat prepared	39
Not very prepared/not prepared at all NET	27
Not very prepared	16
Not prepared at all	11
DON'T KNOW	-
SKIP/REFUSED	*

N=

441

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

Q10. At what age do you expect to retire?

[OPEN ENDED, 18-100 ACCEPTED]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Less than 65 years old	28	21
65-69 years old	34	35
70 years old and older	20	17
<i>Mean</i>	<i>65.7</i>	<i>66.0</i>
<i>Median</i>	<i>65</i>	<i>65</i>
Never		25
NEVER	11	
DON'T KNOW	6	1
NOT APPLICABLE	2	1
SKIP/REFUSED	-	-

N=

373

441

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

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

Q11. Do you think you will end up working longer than you originally thought you would, or not?

	AP-NORC 3/8-3/27/2016
Yes	64
No	35
DON'T KNOW	1
SKIP/REFUSED	*
N=	441

If yes in Q11

Q11A. Would you say the decision to work longer has been...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Mostly positive	25
Mostly negative	23
Neither positive nor negative	52
DON'T KNOW	*
SKIP/REFUSED	-
N=	267

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Skip to Q13 if respondent says they had no choice in retirement, Q3A

Wording if not retired

Q12. How important will each of the following factors be in your decision about when to retire?

Wording if already retired

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

[ITEMS RANDOMIZED]

Q12A. Satisfaction with your job

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	54	58
Extremely important	19	25
Very important	35	32
Moderately important	22	19
Only a little/not important at all NET	20	18
Only a little important	5	7
Not important at all	15	11
Not applicable		5
NOT APPLICABLE	3	
DON'T KNOW	1	*
SKIP/REFUSED	*	-

N=

836

852

Q12B. Your financial needs

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	69	69
Extremely important	31	40
Very important	38	29
Moderately important	16	14
Only a little/not important at all NET	13	14
Only a little important	5	6
Not important at all	8	8
Not applicable		3
NOT APPLICABLE	1	
DON'T KNOW	*	*
SKIP/REFUSED	1	*
N=	836	852

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	61	54
Extremely important	27	31
Very important	33	23
Moderately important	10	13
Only a little/not important at all NET	24	26
Only a little important	6	7
Not important at all	19	19
Not applicable		6
NOT APPLICABLE	4	
DON'T KNOW	*	*
SKIP/REFUSED	*	*
N=	836	852

Q12D. Your spouse or partner's plans for retirement

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	37	40
Extremely important	14	17
Very important	22	23
Moderately important	12	12
Only a little/not important at all NET	27	23
Only a little important	8	6
Not important at all	19	17
Not applicable		25
NOT APPLICABLE	22	
DON'T KNOW	2	*
SKIP/REFUSED	1	*

N=

836

852

Q12E. Wanting more free time

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	38	51
Extremely important	12	21
Very important	26	30
Moderately important	31	22
Only a little/not important at all NET	29	22
Only a little important	12	12
Not important at all	17	10
Not applicable		4
NOT APPLICABLE	2	
DON'T KNOW	1	*
SKIP/REFUSED	*	1

N=

836

852

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Q12F. Your health

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	65	64
Extremely important	24	34
Very important	41	30
Moderately important	11	11
Only a little/not important at all NET	21	20
Only a little important	5	5
Not important at all	16	15
Not applicable		4
NOT APPLICABLE	2	
DON'T KNOW	1	*
SKIP/REFUSED	*	1

N=

836

852

Q12G. Your ability to do your job

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Extremely/very important NET	58	57
Extremely important	24	26
Very important	35	31
Moderately important	14	12
Only a little/not important at all NET	24	25
Only a little important	4	6
Not important at all	20	19
Not applicable		5
NOT APPLICABLE	2	
DON'T KNOW	1	-
SKIP/REFUSED	*	*

N=

836

852

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

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
More excited	43	53
More anxious	38	41
NEITHER ²	15	4
BOTH ³	2	*
DON'T KNOW	2	1
SKIP/REFUSED	*	1
N=	1,022	1,075

Skip to Q15B if age is 65 or older and working and not on medical leave/disability/retired or retired and working

Wording if age is 64 or younger

Q15. Do you plan to do any work for pay past the age of 65, or not?

Wording if age is 65 or older

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

	AP-NORC 3/8-3/27/2016
Yes	49
No	50
DON'T KNOW	1
SKIP/REFUSED	*
N=	990

If age is 65 or older and no in Q15

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

	AP-NORC 3/8-3/27/2016
Yes	10
No	89
DON'T KNOW	*
SKIP/REFUSED	*
N=	263

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

³ This volunteered option was not available on the web version of the questionnaire in 2016.

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

Q15B. Would you say that your decision to work past the age of 65 is mostly based on financial reasons, or mostly based on some other reason?

	AP-NORC 3/8-3/27/2016
Mostly financial	64
Mostly some other reason- SPECIFY	35
To stay active/busy	15
Be productive member of society	1
Mental health/keep brain functioning	1
Enjoy the work	8
Employer needs/favor to employer	1
Social aspect of work	2
Other	6
DON'T KNOW	*
SKIP/REFUSED	1

N=

601

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

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

Q16A. The amount of savings you have for retirement

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Mostly secure	46	44
Mostly anxious	45	53
NEITHER ⁴	6	2
BOTH ⁵	1	*
NOT APPLICABLE ⁶	1	-
DON'T KNOW	1	*
SKIP/REFUSED	*	*

N=

1,024

1,075

⁴ This volunteered option was not available on the web version of the questionnaire in 2016.

⁵ This volunteered option was not available on the web version of the questionnaire in 2016.

⁶ This volunteered option was not available on the web version of the questionnaire in 2016.

Q16B. Your physical health

	AP-NORC 3/8-3/27/2016
Mostly secure	57
Mostly anxious	40
NEITHER	1
BOTH (PHONE VERSION ONLY)	*
NOT APPLICABLE (PHONE VERSION ONLY)	-
DON'T KNOW	1
SKIP/REFUSED	1
<i>N=</i>	<i>1,075</i>

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

	AP-NORC 3/8-3/27/2016
Mostly secure	67
Mostly anxious	30
NEITHER (PHONE VERSION ONLY)	1
BOTH (PHONE VERSION ONLY)	*
NOT APPLICABLE (PHONE VERSION ONLY)	-
DON'T KNOW	*
SKIP/REFUSED	*
<i>N=</i>	<i>1,075</i>

Q16D. Being able to pay for major unexpected medical expenses

	AP-NORC 3/8-3/27/2016
Mostly secure	48
Mostly anxious	50
NEITHER (PHONE VERSION ONLY)	1
BOTH (PHONE VERSION ONLY)	*
NOT APPLICABLE (PHONE VERSION ONLY)	-
DON'T KNOW	*
SKIP/REFUSED	*

N=

1,075

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

Q17. In the past year, have you had to borrow money from a retirement plan, such as a 401(k) plan or pension, in order to meet your expenses, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	12	14
No	86	71
DON'T KNOW	-	-
I don't have a retirement plan		15
DON'T HAVE A RETIREMENT PLAN/NOT APPLICABLE	1	
SKIP/REFUSED	*	-

N=

375

441

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

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

[OPEN ENDED, 18-100 ACCEPTED]

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Less than 65 years old	41	43
65-69 years old	43	44
70 years old and older	6	9
<i>Mean</i>	63.4	63.6
<i>Median</i>	65	65
NOT APPLICABLE ⁷	4	1
DON'T KNOW	5	2
SKIP/REFUSED	*	1
<i>N=</i>	1,024	1,075

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

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	75	66
No	25	33
NOT APPLICABLE ⁸	*	-
DON'T KNOW	-	-
SKIP/REFUSED	*	*
<i>N=</i>	367	445

⁷ This volunteered option was not available on the web version of the questionnaire in 2016.

⁸ This volunteered option was not available on the web version of the questionnaire in 2016.

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

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

Q22. Will you receive a pension, or not?

Wording if completely retired, retired and working, or retired and looking for work
Do you receive a pension, or not?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	45	43
No	53	52
<i>2016 only</i> I don't currently receive a pension but I will in the future		3
I'm not sure/DON'T KNOW		3
DON'T KNOW	1	
SKIP/REFUSED	1	*
<i>N=</i>	1,024	1,075

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

Q23. We're interested in any other sources of income you have for retirement, in addition to your pension.

Wording if no, don't know/not sure, or skipped/refused in Q22

We're interested in any sources of income you have for retirement.

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

Q23A. Social Security

	AP-NORC 3/8-3/27/2016
Yes	86
No	12
I'm not sure/DON'T KNOW ⁹	2
SKIP/REFUSED	*
<i>N=</i>	1,075

⁹ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

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

	AP-NORC 3/8-3/27/2016
Yes	56
No	41
I'm not sure/DON'T KNOW ¹⁰	1
SKIP/REFUSED	1
<i>N=</i>	<i>1,075</i>

Q23C. Disability payments

	AP-NORC 3/8-3/27/2016
Yes	14
No	80
I'm not sure/DON'T KNOW ¹¹	2
SKIP/REFUSED	3
<i>N=</i>	<i>1,075</i>

Q23D. The sale of physical assets such as real estate or a business

	AP-NORC 3/8-3/27/2016
Yes	22
No	73
I'm not sure/DON'T KNOW ¹²	2
SKIP/REFUSED	3
<i>N=</i>	<i>1,075</i>

¹⁰ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

¹¹ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

¹² This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

Q23E. Other investments

	AP-NORC 3/8-3/27/2016
Yes	36
No	60
I'm not sure/DON'T KNOW ¹³	2
SKIP/REFUSED	2
<i>N=</i>	<i>1,075</i>

Q23F. Other savings

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

¹³ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

¹⁴ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

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

Wording if not completely retired

Q24. Which of these areas will be your household’s biggest source of retirement income?

Wording if completely retired

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

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

	AP-NORC 3/8-3/27/2016
Social Security	44
Pensions	20
A retirement account like a 401(k), 403(b), or IRA	15
Disability payments	6
Other investments	5
The sale of physical assets such as real estate or a business	4
Other savings	3
I’m not sure/DON’T KNOW ¹⁵	2
SKIP/REFUSED	*
<i>N=</i>	<i>1,046</i>

If yes to a retirement account or other investments in Q23

Q25A. Do you currently get help or guidance with managing your retirement investments from any of the following? Please select all that apply.

	AP-NORC 3/8-3/27/2016
A financial advisor	45
No one, I manage them myself	41
A spouse, partner, or other family member	19
Someone else	1
I’m not sure/DON’T KNOW ¹⁶	1
SKIP/REFUSED	1
<i>N=</i>	<i>678</i>

¹⁵ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

¹⁶ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

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If yes to a retirement account or other investments in Q23

Q25B. As you get older, do you plan to get help or guidance with managing your retirement investments from any of the following? Please select all that apply.

	AP-NORC 3/8-3/27/2016
A financial advisor	47
No one, I will manage them myself	29
A spouse, partner, or other family member	26
Someone else	1
I'm not sure/DON'T KNOW ¹⁷	8
SKIP/REFUSED	*
<i>N=</i>	678

If yes to a retirement account or other investments in Q23

Q26. How confident do you feel that your retirement investments are being managed well?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Extremely/very confident NET	32
Extremely confident	5
Very confident	26
Somewhat confident	32
Not very/not confident at all NET	36
Not very confident	27
Not confident at all	9
DON'T KNOW	*
SKIP/REFUSED	*
<i>N=</i>	678

¹⁷ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

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

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
I will outlive my savings	32
My savings will outlive me	29
My savings will be just about right to cover my needs throughout my retirement	37
DON'T KNOW	2
SKIP/REFUSED	*

N=

1,075

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

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Extremely/very confident NET	32
Extremely confident	11
Very confident	21
Somewhat confident	36
Not very/not confident at all NET	32
Not very confident	17
Not confident at all	15
DON'T KNOW	*
SKIP/REFUSED	*

N=

1,075

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

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

Q29. When you retire, do you think you will...?

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

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Need to reduce my spending	29
Be able to increase my spending	25
Or be able to keep my spending about the same	45
DON'T KNOW	1
SKIP/REFUSED	*

N=

1,075

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

	AP-NORC 3/8-3/27/2016
I have enough income to pay my bills	82
I'm sometimes behind on payments	18
DON'T KNOW	*
SKIP/REFUSED	*

N=

1,075

Q33. Have you provided the following types of support to anyone other than a spouse or partner *in the past 12 months*? If so, who did you provide that support to? Please select all that apply.

AP-NORC 3/8- 3/27/2016	My parents or in- laws	My child(ren) age 22 and younger	My child(ren) age 23 and older	My grand- children	My other relatives	Anyone else	Did not provide this type of support/NA	DON'T KNOW	SKIP/ REFUSED
Provided housing	5	10	16	7	4	3	65	*	2
Helped with college or other school costs	-	11	8	9	3	1	71	-	3
Provided help with medical care or bills	3	9	10	3	3	1	74	*	3
Provided other financial support	5	10	24	8	6	4	56	*	2

N=1,075

DEMOGRAPHIC PROFILE

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

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Democrat	37	36
Republican	24	29
Independent	24	23
None of these	13	11
DON'T KNOW	1	*
SKIP/REFUSED	2	1

N=

1,024

1,075

D2D. IF “Democrat,” ASK: Do you consider yourself a strong or moderate Democrat?

D2R. IF “Republican,” ASK: Do you consider yourself a strong or moderate Republican?

D2I. IF “INDEPENDENT” OR “NONE,” DK OR REFUSED ASK: Do you lean more toward the Democrats or the Republicans?

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Total Democrat	48	46
Democrat - strong	21	15
Democrat - moderate	16	21
Democratic - unknown intensity	*	*
Ind./None/DK/Ref. - lean Democratic	11	10
Total Republican	38	41
Republican - strong	11	12
Republican - moderate	12	17
Republican - unknown intensity	1	*
Ind./None/DK/Ref. - lean Republican	14	12
Independent – don’t lean (DO NOT READ)	11	12
None – don’t lean (DO NOT READ)	*	1
Other (DO NOT READ)	1	
DON’T KNOW	*	-
SKIP/REFUSED	1	*

N=

1,024

1,075

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Strongly liberal	11	8
Somewhat liberal	13	13
Moderate	28	35
Somewhat conservative	21	25
Strongly conservative	21	17
DON’T KNOW	3	2
SKIP/REFUSED	2	1

N=

1,024

1,075

MARITAL. Marital status

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

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

	AP-NORC 3/8-3/27/2016
Yes	67
No	32
DON'T KNOW	*
SKIP/REFUSED	*
<i>N=</i>	<i>1,075</i>

If yes in DParent

NEWDLEAVE. Did you ever spend 3 months or more out of the labor force to raise children? If you spent 3 months or more on maternity or paternity leave, please answer yes.

	AP-NORC 3/8-3/27/2016
Yes	32
No	68
DON'T KNOW	-
SKIP/REFUSED	*
<i>N=</i>	<i>696</i>

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If yes in NEWDLEAVE

NEWDLEAVE2. How many months or years did you spend out of the labor force in total while raising children?

[OPEN END]

	AP-NORC 3/8-3/27/2016
Less than 1 year	21
1 year to under 5 years	20
5 years to under 10 years	23
10 or more years	34
<i>Mean (years)</i>	<i>7.0</i>
<i>Median (years)</i>	<i>5</i>
I NEVER RETURNED TO THE LABOR FORCE (PHONE VERSION ONLY)	*
DON'T KNOW	-
SKIP/REFUSED	-

N=

187

If yes in NEWDLEAVE and not "I never returned to the labor force" in NEWDLEAVE2

NEWDLEAVE3. Do you think that leaving work to raise children...?

[HALF SAMPLE ASKED FIRST TWO OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
Had a negative impact on your career	17
Had a positive impact on your career	10
Didn't have an impact on your career	72
DON'T KNOW	1
SKIP/REFUSED	-

N=

203

EDUCATION. Highest level of school completed

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Less than high school graduate	12	13
High school graduate	34	33
Technical/trade school	3	
Some college	17	18
College graduate	20	23
Graduate degree	14	14
DON'T KNOW	*	-
SKIP/REFUSED	*	-
N=	1,024	1,075

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Urban area	24	19
Suburban area	41	46
Rural area	34	34
DON'T KNOW	1	1
SKIP/REFUSED	*	*
N=	1,024	1,075

NEWDHOME. What is your current housing situation? Do you live...?

	AP-NORC 3/8-3/27/2016
In a home that you own	77
In a home that you rent	16
In a home that other family members own or rent	5
In some other living arrangement	2
DON'T KNOW	*
SKIP/REFUSED	1
N=	1,075

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

If home that you own in NEWDHOME

NEWDHOME2. Do you pay a mortgage on your home, or is your home paid off?

	AP-NORC 3/8-3/27/2016
Pay mortgage	50
Home is paid off	48
DON'T KNOW	*
SKIP/REFUSED	1
<i>N=</i>	<i>796</i>

If pay mortgage in NEWDHOME2

NEWDHOME3. How would you describe the amount you have left to pay on your mortgage? Would you say that it is...?

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
A relatively small amount	34
A moderate amount	42
A relatively large amount	24
DON'T KNOW	*
SKIP/REFUSED	1
<i>N=</i>	<i>386</i>

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

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

	AP-NORC 3/8-3/27/2016
Yes	55
No	44
DON'T KNOW	-
SKIP/REFUSED	*
<i>N=</i>	<i>1,075</i>

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

If yes in D10

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

[HALF SAMPLE ASKED OPTIONS IN REVERSE ORDER]

	AP-NORC 3/8-3/27/2016
A relatively small amount	30
A moderate amount	45
A relatively large amount	26
DON'T KNOW	*
SKIP/REFUSED	*

N= 575

If yes in D10

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

	AP-NORC 3/8-3/27/2016
Car loan	37
Credit cards	32
School loans	5
Home equity loan	11
Medical bills	9
Other	4
I'm not sure/DON'T KNOW ¹⁸	1
SKIP/REFUSED	-

N= 575

RACETH. Race / ethnicity

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
White, Caucasian	74	73
Black, African-American	10	10
Hispanic	9	10
Other	5	6
DON'T KNOW	*	-
SKIP/REFUSED	3	-

N= 1,024 1,075

¹⁸ This option was presented on the web version of the questionnaire. It was a volunteered option for telephone respondents.

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

DProgpartA. Food Stamps

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	10	11
No	90	88
DON'T KNOW	-	*
SKIP/REFUSED	-	1
<i>N=</i>	1,024	1,075

DProgpartB. Supplemental Security Income (SSI)

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	8	12
No	91	87
DON'T KNOW	1	*
SKIP/REFUSED	*	1
<i>N=</i>	1,024	1,075

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

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	18	16
No	82	83
DON'T KNOW	*	*
SKIP/REFUSED	*	1
<i>N=</i>	1,024	1,075

DProgpartD. Assistance to pay for utility bills

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Yes	5	7
No	95	93
DON'T KNOW	*	*
SKIP/REFUSED	-	1
<i>N=</i>	1,024	1,075

DProgartE. Free or reduced medical care

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

Ins1. The next questions are about health insurance. Do you now have any type of health plan or health coverage or not?¹⁹

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

¹⁹ In 2013, this question read: “The next questions are about health insurance. Please include health insurance obtained through employment or purchased directly as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills. Are you covered by any kind of health insurance or some other kind of health care plan or not?”

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

If yes in Ins1

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

	AP-NORC 3/8-3/27/2016
Medicare, for people 65 and older, or people with certain disabilities	48
Health insurance through a current or former employer or union of yours or another family member	47
Health insurance purchased directly from an insurance company or through a State or Federal Marketplace or Exchange or HealthCare.Gov by you or another family member. Do NOT include plans that cover only one type of service, such as dental, drug or vision plans	24
Medicaid, Medical Assistance, or any kind of state or government-assistance plan for those with low incomes	14
TRICARE or other military health care	7
Health insurance through the Veteran's Administration	6
Any other type of health insurance NOT listed above	5
Health insurance through the Indian Health Service	*
N=	1,009

INCOME. Household income

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

WORKING LONGER: THE DISAPPEARING DIVIDE BETWEEN WORK LIFE AND RETIREMENT

GENDER. Respondent's gender

	AP-NORC 8/8-9/10/2013	AP-NORC 3/8-3/27/2016
Male	46	47
Female	54	53
DON'T KNOW	-	-
SKIP/REFUSED	-	-
<i>N=</i>	1,024	1,075

Study Methodology

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

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

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

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

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

All analyses were conducted using STATA (version 14), which allows for adjustment of standard errors for complex sample designs. All differences reported between subgroups of the U.S. population are at the 95 percent level of statistical significance, meaning that there is only a 5 percent (or less) probability that the observed differences could be attributed to chance variation in sampling. Additionally, bivariate differences between subgroups are only reported when they also remain robust in a multivariate model controlling for other demographic, political, and socioeconomic covariates. A comprehensive listing of all study questions, complete with tabulations of top-level results for each question, is available on The AP-NORC Center for Public Affairs Research website: www.apnorc.org.

About The Associated Press-NORC Center for Public Affairs Research

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

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

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

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