



Boomers Turning 60

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**NATIONAL MEMBER RESEARCH
KNOWLEDGE MANAGEMENT GROUP
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PURPOSE AND METHODOLOGY

Between March 23 and April 10, 2006, ICR conducted telephone interviews with a national sample of 800 adults born in 1946. Nearly half (46%) of this first wave of 60-year-old boomers are now AARP members.

The purpose of the survey was to explore their thoughts about turning 60 this year:

- Was this milestone more significant than turning 50?
- What personal goals were they setting for the next few years?
- How long did they want to live? Did they expect to live as long as they wanted?
- If someone gave them the perfect gift for their 60th birthday, what would it be?

Results are reported for the entire sample of adults born in 1946, and within demographic subgroups showing a different pattern of responses. For convenience, those born in 1946 are referred to as “60-year-olds” throughout this report. The annotated questionnaire is appended to this report.

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KEY FINDINGS

Between March 23 and April 10, 2006, ICR interviewed a national sample of 800 adults born in 1946. The purpose of the survey was to explore their thoughts about turning 60 this year:

- Was this milestone more significant than turning 50?
- What personal goals were they setting for the next few years?
- How long did they want to live? Did they expect to live as long as they wanted?
- If someone gave them the perfect birthday gift for their 60th, what would it be?

This report outlines the major findings from this study, first for the total sample of 60-year-olds, then for subgroups whose responses followed a different pattern.*

As detailed below, the study supports four overall conclusions:

- Boomers turning 60 in 2006 remain substantially satisfied with their lives - at the same time that they are optimistic for an even better future and making many plans to bring about that result. Moreover, only 1% see age as a barrier to achieving their goals.
- Virtually all of those in this group have some substantial life change they want to make: 87% want to take better care of their physical health; 72% plan to spend more time on their interests and hobbies; and 47% want to do more volunteering.
- The survey provides some interesting clues to how boomers' lives are transitioning - for example, at this point nearly half (46%) are AARP members, compared to 30% of all eligible boomers.
- Work is likely to continue to play a major role in their lives. Currently, 54% of 60-year-olds are still working (compared to 74% of all boomers) and 14% of those not working plan to go back to work in the next few years. Over half of those working now (54%) plan to quit working as soon as they can, but 37% plan to work “until I drop.”

Reactions to the Idea of Turning Sixty

- Nearly four in ten 60-year-olds (37%) said turning 60 was a “more significant” event in their lives than turning 50. Another three in ten (30%) said the two milestones were equally significant and fewer than two in ten (17%) described turning 60 as the “less significant” life event.
- One in five 60-year-olds (22%) said they wanted to live to be centenarians, and another 16% wanted to live into their 90's. However, fewer thought they will actually reach those milestones: 9% expected to live past 100 and 13% actually expected to live into their 90's.

Life Assessment and Ambitions

- Eight in ten (77%) 60-year-olds said they are satisfied with their lives overall.
Sixty-year-olds who are currently working are more likely to be satisfied than their counterparts who are not currently working (81 % vs. 60%).
- Three in ten 60-year-olds said they were doing “worse than expected” in terms of their physical health (32%) and their finances (31%).
Those not currently working were twice as likely as those working to report doing worse than expected in their physical health (54% vs. 22%).
- The area of their lives 60-year-olds were most likely to say they want to improve “over the next five years” was their physical health (34%).
Compared to their employed counterparts, 60-year-olds not currently employed were more likely to mention their physical health (79% vs. 24%). 60 year-olds in households with less than 25K income were especially likely to want to improve their physical health (46%).
- Asked if anything is keeping them from getting what they want out of life, only 1% said their age stood in the way. Their most common response was “nothing” (31%), followed by their finances (19%), and health problems (17%).

Retirement Attitudes and Plans

- Virtually all these “bleeding edge” boomers are planning to make some changes in their lives in the next five years. At least eight in ten mentioned “spending more time with loved ones” (80%) or “taking better care of my physical health” (87%). Seven in ten wanted to spend more time on interests and hobbies (72%) and doing “the things I have always wanted to do” (71%).
- Four in ten (40%) said that when they were 50 years of age, they had expected to retire and not work at all by the time they were 65. Now that they are 60 years old, 30% expect to do so.

Respondent Characteristics

- 56% were married or living with someone
- 54% were employed
- 25% had retired from a previous career
- 68% described their health was either excellent (14%), very good (25%), or good (29%).

* All subgroup differences reported are statistically significant at the .05 level. The margin of error for the total sample is plus or minus 3.5%.

REACTIONS TO THE IDEA OF TURNING SIXTY

Significance of Turning Sixty

The survey interview began by asking 60-year-olds to compare turning 50 with turning 60. Nearly four in ten (37%) said turning 60 is more significant than turning 50. Thirty percent said the two milestones were equal in significance, and 17% said turning 60 was less significant.

Lifespan Expectations

One in five (22%) respondents born in 1946 said they want to live to be centenarians, and another 16% want to live into their 90's. Fewer thought they would actually reach those milestones: Just 9% expected to live past 100 and 13% expected to live into their 90's.

As level of formal education rose, so did the age to which 60-year-old boomers expected to live. The average survival age expected by those with a high school education or less was 82.9 years. Boomers with some college education expected to live to 82.4 and those with college plus education expect to live to 87.5. Another one in five (22%) could not say how long they want to live or how long they think they will live.

Best Possible Birthday Gift

When asked "What would be the "best possible gift" someone could give them for their 60th birthday?" 60-year-olds described a wide range of ideal gifts including:

"50 pounds to be gone instantly"

"that people would forget I am 60"

"new arteries, or love"

"my ability to walk more than 2 blocks without stopping"

"pension and social security would be secure"

"18 holes at Pebble Beach"

"for someone I love to stop drinking"

"immortality"

One in five answers to this question (23%) could be called lifestyle related gifts. Most of these (17%) involved wishing for money, paying off their debts, achieving financial security, or winning the lottery. (See Table 1.)

The second most common response involved family ties and relationships (19%). Such wishes typically pertained to spending time with their spouses, children, and grandchildren (10%).

The third most common category of responses related to personal well-being (16%). In this category, 60-year-olds were most likely to wish for better health or to be able-bodied (11%).

A small percentage (8%) said there was "nothing" they really needed or wanted, and 13% said they didn't know how to answer the question or refused to do so.

Table 1. Best Possible 60th Birthday Gift

	Total
Lifestyle related (Net)	23
Money/pay my debts/financial security/winning lottery ticket	17
Have a new/better home	2
Retirement	1
Other lifestyle-related mentions	1
More leisure time/a day off/time off/more vacation time	1
Job/career/business satisfaction	1
Affordable/accessible healthcare/health insurance	1
Personal well-being (Net)	16
Good/better health/to be able-able-bodied	11
Peace/tranquility/stress relief	2
To be alive/to continue living	1
Other personal well-being mentions	1
Happiness	1
More hours in the day/to accomplish	*
Material items (Net)	8
New car/truck	4
Other material items mentions	3
Hobby-related gifts	1
Jewelry/watch	*
Gift certificates/gift cards to retail stores	*
Leisure activities-related (Net)	9
A trip	6
Personal activity-related	1
Other leisure activities-related mentions	1
Leisure motor activities-related	1
Golf	*
Family/relationship-related (Net)	19
Spend time/more time with family/ spouse/ children/ grandchildren	10
Friendship/ spend time with friends	3
Affection/love/smiles/a hug/hugs and kisses	3
A partner/spouse/get married	3
Spend time with ms/have company	1
A grand child/more grandchildren	1
Other family	*
Well-being of family/friends (Net)	5
Good/better health for my family/spouse/children/friends	3
For family/spouse/children/friends to be happy/ successful in life	3
Other well-being of family/friends	*
Celebrate my birthday/general birthday items	2
World peace/peace on Earth	1
Other	2
Nothing	8
Don't know/ref	13

Base = total

Q16. What would be the best possible gift someone could give you for your 60th birthday?

LIFE ASSESSMENT AND AMBITIONS

Overall Satisfaction

Three in four 60-year-olds (77%) were satisfied with the way things are going in their lives today. Employed 60-year-olds (81%) were more likely to be satisfied with their lives than their counterparts who were not currently employed (60%). Retired 60-year-olds were even more likely to be satisfied (85%).

Satisfaction with Specific Life Areas

Approximately four out of ten 60-year-olds said they are doing “better than they had expected” at this point in two areas of their lives: relationships (44%) and their religious or spiritual lives (39%). Compared to male 60-year-olds, females were more likely to be “doing better than expected” in their religious or spiritual lives (47% vs. 31%).

Three in ten 60-year-olds said they were doing “worse than expected” in terms of their physical health (32%) and their finances (31%). Those not currently working were more likely to report doing worse in their physical health (54% vs. 22%). (See Table 1.)

Life Area Improvements Sought

As shown in Table 3a, the area of their lives 60-year-olds were most likely to say they want to improve “over the next five years” was their physical health (34%). Compared to their employed counterparts, 60-year-olds not currently working were twice as likely to mention their physical health (49% vs. 24%). Retired 60-year-olds (41%) were most likely to mention physical health as a life area they would like to improve over the next five years. Those employed were more likely than 60-year-olds not currently working to want to improve “leisure activities” over the next five years (13% vs. 5%). Sixty-year-olds in households with less than 25K income were especially likely to want to improve their physical health (46%). (See Table 3b.)

The second most commonly mentioned life area 60-year-olds wanted to improve was their personal finances, regardless of their current household income.

Compared to 60-year-olds with higher incomes, 60-year-olds with less than 25K were much more likely to want to improve their physical health (46%) over the next five years. One in five (18%) in the 75K or higher income bracket want to improve their leisure activities within the next five years. Across income brackets, at least one in five 60-year-olds wanted to improve their personal finances over the next five years. (See Table 3b.)

Major Life Ambition

Nearly half of the 60-year-olds mentioned a major ambition/dream for the next five years that involved lifestyle/activity related goals, most commonly to be better off financially (13%), to travel (10%) or to retire (8%).

One in five 60-year-olds declared a major ambition/dream dealing with personal attributes, while 14% cited major dreams associated with relationships/concerns for others. The most commonly cited personal attribute improvement was the wish to be healthy/more healthy (11%). (See Table 4.)

Barriers to Fulfilling Ambitions

Fifty-one percent of the 60-year-olds said personal roadblocks were the major hindrance in achieving what they really wanted out of life, most commonly: personal finances/not enough money (19%), health issues/bad health/disabled (17%), and my attitude/inertia (6%). Only 1% reported that their age stood in their way.

Three in ten 60-year-olds (31%) report that nothing is stopping them from achieving what they really want out of life. (See Table 5.)

Just one in ten (10%) report that outside roadblocks stop them from achieving what they really want out of life and only 5% state that they have family/ relationship-related roadblocks.

Table 2. Frequency of Doing Better, Worse or As Expected in Six Life Areas

Life Area:	Better Than Expected	Worse Than Expected	About Where Expected	DK/Ref
personal finances	29	31	37	3
physical health	28	32	39	*
relationships with family and friends	44	7	47	1
work or career	29	24	41	5
religious/spiritual life	39	8	49	4
leisure activities	29	25	45	2

Base= total sample

Q3 For each life area I mention, thinking about your current circumstances, would you say you are in a better situation than you expected to be at this point in your life, in a worse situation than you expected, or about where you expected to be at this point in your life?

Table 3a. Life Area Most Want to Improve Over Next Five Years by Employment Status

	Total Sample	Currently Employed	Not Currently Employed	Retired
personal finances	23	25*	23	17
physical health	34	24	49	41
relationships with family and friends	11	13	5	11
work or career	6	8*	4	2
religious/spiritual life	12	11	13	15
leisure activities	10	13*	5	7
None of these	4	4	3	1
DK/ref	2	2	1	*

Base= total sample

Q4 Which one of these life areas would you most like to improve over the next five years?

Table 3b. Life Area Most Want to Improve Over Next Five Years by HH Income

	Total Sample	Less than 25K	25-49.9K	50-74.9	75K
personal finances	23	25	22	20	24
physical health	34	46*	28	32	32
relationships with family and friends	11	6	14	8	10
work or career	6	2	7	7	7
religious/spiritual life	12	13	17*	14	7
leisure activities	10	6	6	12	18*
None of these	4	1	4	3	3
DK/ref	2	2	1	4	1

Base= total sample

Q4 Which one of these life areas would you most like to improve over the next five years?

Table 4. Major ambition/dream for next five years

Lifestyle/activity-related goals (NET)	49
To be better off financially/pay off debt/be financially secure	13
To travel/do more to a specific destination	10
To retire/retire comfortably	8
Activity/hobby-related ambitions	6
Career/job satisfaction	3
Have a new/better home	3
Write/get published	2
Have a successful business	1
Learn more/education-related	1
Other lifestyle/activity-related goals mentions	1
Volunteer/do volunteer work for various groups/church	1
Personal attribute goals (NET)	19
To be healthy/more healthy	11
Slow down/peace of mind/tranquility/more leisure time	3
To be happy/live a good/better life/fulfilling life	2
Become more spiritual/closer to god	1
To be a better person	1
Other personal attribute goals mentions	*
To accomplish more/be more successful	*
Relationships/concern for others (NET)	14
For family/children to be successful in life	4
Find a relationship/mate/get married	3
Spend more time with/be closer to family/spouse/friends	3
For family to be healthy/more healthy	1
Spend more time with grandchildren/enjoy grandchildren growing up	1
To become a grandparent/have grandchildren/more grandchildren	1
For my family to become more spiritual	*
Other relationships/concern for other mentions	*
Don't know	7
Nothing	7
To stay alive/continue to live/breathe	3
World peace/bring soldiers home	1
Other	*
Refused	*

Base = total sample

Q6. What one major ambition or dream would you like to accomplish over the next five years?

Table 5. Barriers to achieving what you really want out of life

	Total		
Outside Roadblocks (NET)	10		
Commitments/obligations to job/business/not retired	3		
Economy/high cost of living/high cost of gas/taxes	2		
Other outside roadblocks mentions	1		
Not being able to get a job/a good job	1		
Lack of ability to obtain health care/insurance/affordable healthcare/insurance	1		
General luck/circumstances beyond my control/lack of right opportunities	1		
Bad government/political decisions affecting my life	1		
Personal Roadblocks (NET)	51		
Personal finances/not enough money	19		
Health issues/bad health/disabled	17		
My attitude/inertia	6		
Me/myself (general unspecified)	3		
Lack of time/too busy	3		
Sadness/depression/hopelessness	1		
My age	1		
Educational level/not enough money	1		
Other personal roadblocks mentions	*		
Family/relationship-related roadblocks (NET)	5		
Health issues of spouse/child/parent/am a caregiver	2		
Spouse's work schedule/spouse has a career/business/is not retired	1		
Other family/relationship-related roadblocks mentions	1		
Lack of a meaningful relationship/partner	1		
Commitments/obligations to family	1		
Other	2		
Nothing	31		
Don't know	4		
Refused	*		

Base = total sample

Q7. What if anything is keeping you from achieving what you really want out of life?

PLANS FOR ACHIEVING AMBITIONS AND RETIREMENT

Life Changes Planned

Asked whether they planned to make a variety of changes in their lives over the next few years, eight in ten 60-year-olds cited “spending more time with loved ones” (80%) and “taking better care of my physical health” (87%). Seven in ten wanted to “spend more time on interests and hobbies” (72%) or make more time to do “the things I have always wanted to do” (71%).

Over half of the 60-year-olds (57%) said they wanted to do more traveling over the next few years. Nearly half want to save more aggressively for retirement (45%) or do more volunteer work (47%). Nearly one in three (30%) planned to move, most often to a smaller home (18%).

Among 60-year-olds not currently employed, 14% planned to go back to work within the next few years. Almost half of the employed 60-year-olds (46%) wanted to cut back on their work hours and 45% said they planned to retire from work completely. One in ten employed 60-year-olds wanted (12%) to change their careers within the next few years. (Table 5.)

When to Retire?

Respondents were asked to recall their expectations at the age of 50 about when they could retire and not work at all. One in ten (11%) recalled planning to retire between the ages 50 and 55, 29% said between 56-64, 26% said at the age of 65 and only 8% said after 65.

Asked to update their expectations, respondents answered the question, “now that you are 60, at what age do you expect to retire and not work at all?” Three in ten said they expect to retire between ages 59 and 64 (30%), one in five (20%) report they expect to retire at age 65, and 26% said they expect to retire at 66 or later. (Table 7.)

Responses differed by gender. Men were more likely than women to expect to retire between the ages of age 59 and 64 (38% vs. 21%). Women were more likely than men to report expecting to retire between the ages of 66 and 69 (17% vs. 8%). (Table 8.)

Of the employed 60-year-olds, over half (54%) said they plan to quit working as soon as they can and 37% stated they plan to work until they drop.

Table 6. Life Changes Planned for “next few years”

	Total
Any move (a, b, c or d)	30
a. Moving to a smaller home	18
b. Moving to a bigger home	8
c. Moving to a different part of the country to be near my family	8
d. Moving to a different part of the country to enjoy better weather	10
e. Taking better care of my physical health	87
f. Spending more time with loved ones	80
g. Spending more time on my interests and hobbies	72
h. Saving more aggressively for retirement	45
i. Making more time to do the things I have always wanted to do	71
j. Buy a second home	8
k. Volunteering more	47
l. Traveling more	56
m. Taking classes or learning something new	43

Base = total sample

	Yes
n. Going back to work	14

Base = respondents who are not employed (n=363)

	Yes
o. Retiring from work completely	45
p. Changing careers	12
q. Cutting back on your work hours	46

Base = respondents who are employed (n=431)

Q10. Which if any of the following life changes do you plan to make in the next few years? Do you plan on...?

Table 7. Comparison of Expected Retirement Age at Ages 50 and 60

	At Age 50	At Age 60
50 – 55	11	NA
56 – 64	29	NA
59-64	NA	30
65	26	20
66+	8	26
None	4	--
Don't know/Ref	22	24
Mean	62.73	66.25
Median	62.00	65.00

Base = respondents who are employed (n=462)

Q11. When you were 50, at what age did you expect to retire and not work at all?

Q12. Now that you're 60, at what age do you expect to retire and not work at all?

Table 8. Expected Retirement Age at Age 60 by Gender

	Total	Male	Female
59 – 64	30	38*	21
65	20	16	25
66 - 69	12	8	17*
70+	14	15	14
Don't know/Ref	24	24	23

Base = respondents who are employed (n=462)

Q12. Now that you're 60, at what age do you expect to retire and not work at all?

Table 9. Characteristics of 60-year-olds Compared to All Boomers

	All boomers	60-year-olds
Married or living with someone	68%*	56%
Employed	74%*	54%
College Degree	30%*	14%*
Self-reported health is excellent/very good/good	10%/36%/39%	14%/25%/29%
Median Income	\$64,817*	\$66,260

*Source: NMI 2006

APPENDIX: ANNOTATED QUESTIONNAIRE



AARP Boomers at 60 Topline Results

The study was conducted for AARP via telephone by ICR, an independent research company. Interviews were conducted from March 27 – April 10, 2006 among a nationally representative sample of 800 respondents who are age 60 or turning age 60 in 2006. More information about ICR can be obtained by visiting www.icrsurvey.com.

SCREENING QUESTIONS

S2. Respondent Gender

	Male	Female
4/10/06	46	54

MAIN QUESTIONNAIRE

1. Compared to turning 50, do you think turning 60 is more, less, or as significant an event in your life?

	More	Less	As significant	Neither	Don't know	Refused
4/10/06	37	17	30	11	5	*

2. Overall, are you satisfied or dissatisfied with the way things are going in your life today?

	Satisfied	Dissatisfied	Don't know	Refused
4/10/06	77	22	2	*

3. Now let's talk specifically about some different areas of your life. For each life area I mention, thinking about your current circumstances, would you say you are in a better situation than you expected to be at this point in your life, in a worse situation than you expected, or about where you expected to be at this point in your life?

	Better	Worse	About where expected	Don't know	Refused
a. Your personal finances	29	31	37	2	1
b. Your physical health	28	32	39	*	*
c. Your relationships with family and friends	44	7	47	1	--
d. Your work or career	29	24	41	5	*
e. Your religious/spiritual life	39	8	49	2	2
f. Your leisure activities	29	25	45	2	--

4. Which one of these life areas would you most like to improve over the next five years?

	4/10/06
Your personal finances	23
Your physical health	34
Your relationships with family and friends	11
Your work or career	6
Your religious/spiritual life	12
Your leisure activities	10
None of these	4
Don't know	2
Refused	*

5. When you think about the next five years how well does (INSERT) describe your feelings: very well, somewhat well, not too well or not well at all?

	WELL			NOT WELL			Don't know	Refused
	NET	Very	Somewhat	NET	Somewhat	Very		
a. Boring	30	8	22	68	20	48	2	*
b. Exciting	70	32	38	28	17	10	2	*
c. Anxious	47	15	32	50	20	31	3	*
d. Fulfilling	79	39	39	18	12	5	4	--
e. Confident	85	50	34	13	7	6	2	--
f. Uncertain	54	23	31	42	17	25	4	*
g. Hopeful	86	53	33	12	8	5	1	*
h. Stressful	52	17	34	46	20	26	2	*

6. What one major ambition or dream would you like to accomplish over the next five years?

	4/10/06
Lifestyle/activity-related goals (NET)	49
To be better off financially/pay off debt/be financially secure	13
Career/job satisfaction	3
To retire/retire comfortably	8
Learn more/education-related	1
Have a successful business	1
To travel/do more to a specific destination	10
Have a new/better home	3
Write/get published	2
Activity/hobby-related ambitions	6
Volunteer/do volunteer work for various groups/church	1
Other lifestyle/activity-related goals mentions	1
Personal attribute goals (NET)	19
To be healthy/more healthy	11
To be a better person	1
Become more spiritual/closer to god	1
Slow down/peace of mind/tranquility/more leisure time	3
To accomplish more/be more successful	*
To be happy/live a good/better life/fulfilling life	2
Other personal attribute goals mentions	*
Relationships/concern for others (NET)	14
For family/children to be successful in life	4
For family to be healthy/more healthy	1
For my family to become more spiritual	*
Spend more time with/be closer to family/spouse/friends	3
Find a relationship/mate/get married	3
To become a grandparent/have grandchildren/more grandchildren	1
Spend more time with grandchildren/enjoy grandchildren growing up	1
Other relationships/concern for other mentions	*
To stay alive/continue to live/breathe	3
World peace/bring soldiers home	1
Other	*
Nothing	7
Don't know	7
Refused	*

7. What if anything is keeping you from achieving what you really want out of life?

	4/10/06
Outside Roadblocks (NET)	10
Commitments/obligations to job/business/not retired	3
Lack of ability to obtain health care/insurance/affordable healthcare/insurance	1
Economy/high cost of living/high cost of gas/taxes	2
Not being able to get a job/a good job	1
Bad government/political decisions affecting my life	1
General luck/circumstances beyond my control/lack of right opportunities	1
Other outside roadblocks mentions	1
Personal Roadblocks (NET)	51
Health issues/bad health/disabled	17
Sadness/depression/hopelessness	1
My age	1
Personal finances/not enough money	19
Educational level/not enough money	1
My attitude/inertia	6
Lack of time/too busy	3
Me/myself (general unspecified)	3
Other personal roadblocks mentions	*
Family/relationship-related roadblocks (NET)	5
Commitments/obligations to family	1
Spouse's work schedule/spouse has a career/business/is not retired	1
Health issues of spouse/child/parent/am a caregiver	2
Lack of a meaningful relationship/partner	1
Other family/relationship-related roadblocks mentions	1
Other	2
Nothing	31
Don't know	4
Refused	*

8. Which of the following best describes your current employment status--are you (READ LIST; ACCEPT ONE ANSWER)?

	4/10/06
Employed (net)	54
Self employed part time	5
Self employed full time	9
Employed part time	9
Employed full time	31
Not working (net)	45
Retired	21
Not in labor force	21
Unemployed	3
Don't know	*
Refused	*

(Asked of total respondents who are employed; n=462)

9. Have you retired from a previous career?

	Yes	No	Don't know	Refused
4/10/06	25	74	--	*

10. Which if any of the following life changes do you plan to make in the next few years?
Do you plan on (INSERT)?

Total Respondents

	Yes	No	Don't know	Refused
a. Moving to a smaller home	18	81	2	--
b. Moving to a bigger home	8	91	1	--
c. Moving to a different part of the country to be near my family	8	90	2	--
d. Moving to a different part of the country to enjoy better weather	10	88	2	*
e. Taking better care of my physical health	87	12	1	--
f. Spending more time with loved ones	80	17	2	*
g. Spending more time on my interests and hobbies	72	27	1	*
h. Saving more aggressively for retirement	45	51	3	*
i. Making more time to do the things I have always wanted to do	71	25	3	*
j. Buy a second home	8	91	1	*
k. Volunteering more	47	51	2	*
l. Traveling more	56	41	3	--
m. Taking classes or learning something new	43	54	2	*

Total Respondents who are not employed (n=334)

	Yes	No	Don't know	Refused
n. Going back to work	14	82	4	--

Total Respondents who are employed (n=462)

	Yes	No	Don't know	Refused
o. Retiring from work completely	45	53	2	--
p. Changing careers	12	87	1	--
q. Cutting back on your work hours	46	53	2	*

11. When you were 50, at what age did you expect to retire and not work at all?

	4/10/06
50 – 55	11
56 – 64	29
65	26
66+	8
None	4
Don't know	20
Refused	2

(Asked of total respondents who are employed; n=462)

12. Now that you're 60, at what age do you expect to retire and not work at all?

	4/10/06
59 – 64	30
65	20
66 - 69	12
70+	14
Don't know	22
Refused	2

(Asked of total respondents who are retired; n=186)

12a. At what age did you actually retire?

	4/10/06
50 - 54	26
55	19
56 - 59	38
60	4
Don't know	10
Refused	3

(Asked of total respondents who are employed; n=462)

13. Which statement better represents your attitudes toward work and retirement?

	I plan to work until I drop	I plan to quit working as soon as I can	Don't know	Refused
4/10/06	37	54	9	*

14. How long do you expect to live (to what age)?

	4/10/06
60 - 69	4
70 - 79	17
80	16
81 – 89	17
90 - 99	13
100 +	9
Don't know	22
Refused	2

15. How long do you want to live (to what age)?

	4/10/06
60 - 69	2
70 - 79	9
80	14
81 - 89	13
90 - 99	16
100 +	21
Don't know	22
Refused	3

16. What would be the best possible gift someone could give you for your 60th birthday?

	4/10/06
Lifestyle related (Net)	23
Money/pay my debts/financial security/winning lottery ticket	17
Job/career/business satisfaction	1
Affordable/accessible healthcare/health insurance	1
Retirement	1
Have a new/better home	2
More leisure time/a day off/time off/more vacation time	1
Other lifestyle-related mentions	1
Personal well-being (Net)	16
Good/better health/to be able-able-bodied	11
Happiness	1
Peace/tranquility/stress relief	2
More hours in the day/to accomplish	*
To be alive/to continue living	1
Other personal well-being mentions	1
Material items (Net)	8
Gift certificates/gift cards to retail stores	*
New car/truck	4
Jewelry/watch	*
Hobby-related gifts	1
Other material items mentions	3
Leisure activities-related (Net)	9
A trip	6
Leisure motor activities-related	1
Personal activity-related	1
Golf	*
Other leisure activities-related mentions	1
Family/relationship-related (Net)	19
Spend time/more time with family/ spouse/ children/ grandchildren	10
A grand child/more grandchildren	1
Friendship/ spend time with friends	3
A partner/spouse/get married	3
Affection/love/smiles/a hug/hugs and kisses	3

Spend time with ms/have company	1
Other family	*
Well-being of family/friends (Net)	5
Good/better health for my family/spouse/children/friends	3
For family/spouse/children/friends to be happy/ successful in life	3
Other well-being of family/friends	*
Celebrate my birthday/general birthday items	2
World peace/peace on Earth	1
Already had 60 th birthday	*
Other	2
Nothing	8
Don't know	12
Refused	1

DEMOGRAPHICS

READ: And finally we have just a few questions to help classify your answers...

17. How would you describe your current health? Is it excellent, very good, good, fair or poor?

	Excellent/VG/Good				FAIR/POOR			Don't know	Refused
	NET	Excellent	Very Good	Good	NET	Fair	Poor		
4/10/06	69	14	25	29	29	20	10	1	1

18. What is the highest level of education that you completed?

	4/10/06
HS or Less (net)	46
0 through 12 th grade (no diploma)	14
High school graduate (or equivalent)	32
Some college (net)	26
Post high school vocational or technical training	5
Some college (no degree)	21
College+ (net)	26
College graduate (2 year degree)	5
College graduate (4 year degree)	9
Post-graduate study	6
Graduate or professional degree(s)	7
Don't know	*
Refused	1

19. What is your current marital status? Are you...?

	4/10/06
Now married/living with partner	56
Widowed	13
Divorced	18
Separated	1
Never married	9
Refused	3

20. Are you (or your spouse or partner) currently a member of AARP?

	Yes	No	Don't know	Refused
4/10/06	46	52	1	1

21. Are you Hispanic, of Spanish descent, or Latino?

	Yes	No	Don't know	Refused
4/10/06	9	90	*	1

22. What best describes your race? Would you say you are...?

	4/10/06
White or Caucasian	77
Black or African American	12
Asian American	1
Native American	2
Mixed	2
Other	4
Don't know	1
Refused	2

Race Summary Table

	4/10/06
White or Caucasian (non-Hispanic)	73
Black or African American (non-Hispanic)	11
Asian American (non-Hispanic)	1
Native American Non-Hispanic	2
Hispanic (NET)	9
White Hispanic	3
Black Hispanic	1
Hispanic unspecified	5
Mixed	1
Some other race	2
Don't know	*
Refused	1

23. Households are sometimes grouped according to income. Please indicate which group best estimates your annual household income before taxes.

	4/10/06
Under \$25,000	22
\$25,000 to under \$50,000	27
\$50,000 to under \$75,000	15
\$75,000 and over	19
Don't know	1
Refused	15