HEALTHY RETIREMENT PROJECT

Incorporating
HEALTHY RETIREMENT PROJECT (1997-1999)
HEALTH AND WELL-BEING IN RETIREMENT (2000-2002)

Technical Report

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Introduction

This document is intended to provide technical details on the methods and measures used in the Healthy Retirement Project. These details are reported in six sections: Funding, Background, Recruitment, Procedures, Samples, and Measures. These sections are followed by data on scale means and a list of publications arising from the Project.

The most substantial part of the document is the section on Measures. This section of the document is intended to provide sufficient technical details on the items and questionnaires used in the study to reduce or remove altogether the need for substantial descriptions of measures in future publications. This material is often repetitive and of little interest to the general reader.

Appendix 1 includes the focus group interview schedule, while Appendices 2, 3 and 4 comprise the questionnaires used at S₀ (“Pre-retirement”), T₀ (“At the time of leaving work”) and T₁₂ (“One year after leaving work”) respectively.

Funding

The Healthy Retirement Project and its successor (Health and Well-being in Retirement) were generously funded by the Victorian Health Promotion Foundation.

Financial support for data analyses was provided in 2005 by the Faculty of Health Sciences (Sydney University) and the Australian Institute for Primary Care and the School of Social Sciences (La Trobe University).

Table 1: Sources of competitive funding for project

<table>
<thead>
<tr>
<th>Project</th>
<th>Funding Source</th>
<th>Amount</th>
<th>Principal Investigators</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and well-being in retirement</td>
<td>Victorian Health Promotion Foundation</td>
<td>$225,108</td>
<td>Associate Professor David de Vaus, Department of Sociology and Anthropology, La Trobe University</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Professor Hal Kendig, Dean, Faculty of Health Sciences, University of Sydney</td>
</tr>
<tr>
<td>Healthy Retirement Project</td>
<td>Victorian Health Promotion Foundation</td>
<td>$373,000</td>
<td>Professor Hal Kendig, Lincoln Gerontology Centre, La Trobe University</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Associate Professor David de Vaus, Department of Sociology and Anthropology, La Trobe University</td>
</tr>
<tr>
<td>Healthy Retirement for Italians in Australia</td>
<td>ARC Small Grant</td>
<td>$12,000</td>
<td>Dr Yvonne Wells, Lincoln Gerontology Centre, La Trobe University</td>
</tr>
</tbody>
</table>
Background and project design

The Healthy Retirement Project began in 1998, and data collection was completed at the end of 2002. The Project was conceived in response to two things:

- dissatisfaction with the quality of the programs currently available to help retirees, which concentrate largely on financial advice, and
- a need for up-to-date information on retirement to assist the development of new programs for retirees.

In recent years, in Australia as in other Western societies, workforce participation and the exit from paid work for older workers have been transformed.

The rate of change in the workplace has accelerated, restructuring is commonplace, and younger managers may pressure older workers to retire, especially in the face of high unemployment among young adults. At the same time, the workplace has changed so that physical strength is less a requirement for continued working.

Retirement timing has become less clear-cut as compulsory, age-related retirement is disappearing and redundancy has become a more common pathway to retirement. Older workers who lose their jobs find it much more difficult than younger workers to gain new employment. The very concept of retirement has become problematic.

Better health, longer life expectancy, increasing proportions of women in the workplace, and increasing levels of divorce and remarriage among older workers have altered the shape of the retirement experience.

Governments are now placing more emphasis on the ‘user pays’ principle. Rather than relying on pensions, individuals are expected to fund their own retirement and to contribute financially to any services that they may need. It is important that programs designed to assist with the retirement transition reflect this new context.

The Healthy Retirement Project was designed with several distinctive features. One of these is that instead of relying on people who have already retired to recall what things were like before they retired, we wanted to recruit people to the project before they retired and to follow them through the retirement process. This prospective way of studying retirement has rarely been achieved anywhere else in the world and is unique in Australia.

Another unusual feature of the project is that we have included not only retirees and people who are made redundant, but also their spouses or partners.

A third distinctive feature of the project is that right from the beginning it was intended that results of the study should contribute directly to a new program to assist retirees being developed by the Council on the Ageing (Victoria).

Design of the project

The project incorporated three main stages.

Stage 1: Focus groups

First, to make sure that we had an up-to-date view of retirement, we held 13 focus (or discussion) groups, involving a total of 77 participants. This stage commenced with two focus groups held with older
participants (n=10) who were still in the workforce, but near retirement age, about their plans and expectations of retirement. The remaining 11 focus groups consisted of participants (n=67) who had already retired. These latter discussions briefly covered the pre-retirement phase and then concentrated on participants’ experiences of retirement.

Males and females were included in the study. Participants were recruited from a wide range of occupational and socio-economic backgrounds. Retirees included people who had retired voluntarily and also those who had been made redundant.

Stage 2: Cross-sectional Survey

We recruited a large group of people who were approaching retirement to a cross-sectional survey (n = 7,000). This part of the study focussed on how retirement was anticipated. We also included people’s views of how satisfying their work was and how involved they were in leisure activities.

Stage 3: Longitudinal study

Finally, we recruited from the cross-sectional survey a Panel of people who actually retired or were made redundant within a 12-month time frame, and contacted this group annually. The focus of the longitudinal study was to examine patterns of change in health and well-being after retirement or redundancy. About 600 people were involved in this part of the study.

Other

Another source of information that has turned out to be very useful is phone calls and letters from participants and other people, who have been very generous in sharing their thoughts and experiences with the research team.

Personnel

Professors David de Vaus (La Trobe University) and Hal Kendig (University of Sydney) led the research project. Professor Susan Quine (University of Sydney) led the preliminary stages of the project involving focus groups. Dr Yvonne Wells was the Project coordinator and Walter Petralia was a Research fellow on the Project.

The Council on the Ageing (Victoria) was involved in the Project from the outset. The Australian Institute of Family Studies conducted follow-up interviews on our behalf.
Recruitment of participants

Stage 1

Focus group methodology emphasises the importance of homogeneity (Quine, 1998a) on the basis that putting people with similar characteristics together encourages them to speak more openly and honestly, and minimises power differentials. Given different work, financial and life style experiences we recruited groups of white-collar participants and separately groups of blue-collar participants.

Participants were recruited through advertisements in local papers and retirement magazines, clubs such as the Returned Services League (RSL) and Lawn Bowling, and unions such as the Amalgamated Metal Workers’ Union.

Stages 2 and 3

Details of the recruitment design and difficulties in recruitment to Stages 2 and 3 are provided in Wells, Petralia, de Vaus, and Kendig (2003). The material that follows is taken largely from this publication.

To summarise, we recruited over 7000 participants to Stage 2 of the study, most of them through employers. (Small additional samples of older working Italians (n = 107) and Poles (n = 80) were also recruited for two related studies. These participants were not able to be included in the recruitment for the Panel.)

For Stage 3, the Panel, we recruited 601 participants from Stage 2. Recruitment took a great deal of time and effort, both at the company level and at the individual level.

Sample design decisions

Sample recruitment is a function of a range of methodological/technical, practical and ethical considerations. The final sample should reflect the optimal balance between what are frequently competing considerations.

In our case the key methodological considerations in sample recruitment were:

- Sample type: Probability or nonprobability.
- Size: The sample needed to be large enough to detect hypothesised effects. Power analysis indicated that a sample of approximately 550 was required.
- Diversity: We wanted to recruit a diverse sample so that we could map the retirement transitions for people from different social contexts, for men and women, and according to their pathway to retirement.
- Cases needed to be recruited just prior to retirement to provide baseline data and be prepared to participate in an ongoing study.

In addition, there were two key practical considerations that affected sample recruitment.

- The project timetable meant that the sample of retirees had to be restricted to those that retired within a given 12 month period, and
- Despite generous funding from the Victorian Health Promotion Foundation (VicHealth), funds were still limited and precluded certain sampling options.

Furthermore, ethical considerations meant that:

- Participation had to be voluntary, and
- Worker privacy had to be respected.

A panel design was considered desirable for two fundamental reasons.
1. A retrospective design that focuses on subjective states is vulnerable to the well-known distortions and memory problems of retrospective questioning. Such questions are error prone with factual data and much more so with attitudinal and experiential questions (Baddley, 1979; Cook, 1987; Dex, 1995; Gutek, 1978).

2. A cross sectional sample would only permit the identification of gross differences in well being between retirees and non-retirees. At best, these differences may reflect changes in well being following retirement but permit no analysis of the extent, direction and nature of changes experienced by individuals on retirement. As such, cross sectional samples mask the variety of ways in which older workers experience and deal with the retirement transition. Since we wanted to avoid simplistic, unidirectional transition models, a panel design was crucial.

Sample recruitment strategy

Early on, we had to weigh up the merits of aiming for a probability sample of intending retirees. Given the absence of a sampling frame, the rarity of the population and restricted funds, we had to forego probability sampling in favour of achieving other highly desirable sample characteristics (e.g., size and diversity of the panel).

Our sampling strategy drew on a combination of methods. The final sampling strategy we adopted can be described as a nonprobability multistage cluster sample with quotas. The sampling strategy evolved as we tried one recruitment method and then supplemented this with additional recruitment techniques. These sampling strategies are described below. While the strategy evolved, however, it was shaped by several consistent principles:

1. We wanted a range of diverse sampling points so that we would have a diverse if not representative sample.
2. We needed some clustering of sample elements to facilitate the distribution of questionnaires.

We wanted to fill minimum quotas for categories including men and women, workers in both high status and low status occupations, and employees in both the public and private sectors.

The sample design involved a multistage cluster sample. Three sampling stages were required to recruit the panel.

Stage 1: Recruiting a sample of sampling points (organizations).
Stage 2: Recruiting a sample of workers aged 50 to 65 from each sampling point.
Stage 3: Recruiting a sample of intending retirees from the sample of workers.

The difficulties experienced and lessons learned in carrying out this strategy are outlined in the Wells et al. (2003) article.

Sources of participants

We want to acknowledge the help given to the Project by the 32 participating employers, including

- Victoria Police, the Fire Brigade, and the Victorian Departments of Human Services and State Development
- Hospitals (Frankston, Freemasons, Mercy Women’s, and St. Vincent’s)
- Aged care facilities (Moorfields Community for Adult Care, Carnsworth Nursing Home, and Wimmera Base Hospital)
- City Councils (Hume, Whitehorse, Yarra Ranges, and Frankston)
- Woolworths and Coles in Victoria, New South Wales, South Australia, Western Australia and Queensland
- Research facilities (the Aeronautical and Maritime Research Laboratory, the Bureau of Meteorology)
- Manufacturers (Rio Tinto, Uncle Toby’s), and
- Service-providers (Yellow Pages, Telstra, Qantas, Colac and Community Health Services).

Volunteers were also recruited through
- Superannuation funds (NRMA, Uniting Church in Australia Benevolent Fund, and the Catholic Superannuation Fund),
- Unions (Australian Education Union, Electrical Trades Union, Shop Assistants’ Union, and the Australian Metal Workers’ Union), and
- Media appeals (local newspapers, the Age newspaper, and radio stations 3LO and 3AW).

Participants for the Italian substudy were recruited through Italian community organisations and the personal contacts of Walter Petralia, Research Fellow on the HRP. Participants for the Polish substudy were recruited through a variety of Polish community organisations in Melbourne and the personal contacts of the researcher (Joanna Adamowicz, MPych student, School of Psychological Science, La Trobe University).
Procedures

Stage 1

Participants for the focus groups were recruited through advertisements in local papers and retirement magazines, clubs such as the Returned Services League (RSL) and Lawn Bowling, and unions such as the Amalgamated Metal Workers’ Union. Most focus groups were held at La Trobe University, but some groups were held off-campus to facilitate participation. Eleven groups were comprised of retired people (n = 67), while two groups included people who were planning to retire within the next five years (n = 10).

There was difficulty in recruiting people who had been employed in blue-collar occupations, and overall the sample is biased in the direction of people in white-collar occupations. Most groups were homogeneous and included only one gender and either blue- or white-collar workers. The size of the groups ranged from 3 to 8 participants, with an average size of 6. All groups were led by an experienced researcher. Each focus group session was audio-taped and non-verbal interactions were observed and recorded by a scribe (Quine, 1998a; Quine 1998b).

The focus group interview schedule for retirees (n=67) included a retrospective section on pre-retirement issues covering feelings about leaving the workforce, departure planning and formal advice received, followed by a more detailed section on post-retirement issues. The latter focused on the experience of leaving work and how it had affected participants’ lives (health, physical fitness, life style, family and social relationships, and overall quality of life). The discussion also covered participants’ use of time, losses and gains in retirement, the most difficult time and factors that assisted adjustment to retirement. At the end of the focus group session participants were asked what advice, based on their experiences, they would give to other older people approaching retirement.

Stage 2

All participants in the cross-sectional survey were in paid work when recruited to the study in 1998 (n = 7,022). Recruitment procedures have been detailed above. Questionnaires were returned to the Lincoln Centre in stamped, addressed envelopes, where contact details from the front page were entered into a database, and then this page was removed to ensure anonymity. The remaining sheets were scanned using an agency (Scanform).

This main sample was supplemented by convenience samples of mature-age employees born in Italy (n = 107) and Poland (n = 80). The Pre-retirement questionnaire was translated into Italian and Polish respectively for administration to these special groups. The data from these additional surveys are not included in Table 1 (participant characteristics) below, but are compared with the main survey sample in Table 2.

Stage 3

All participants in the Panel were in paid work when recruited to the study in 1998, but left their jobs in the second half of 1998 or the first half of 1999. Measures were taken at four time points: baseline (Pre-retirement and T0), and 12 months (T12), 24 months (T24) and 36 months (T36) later. The pre-retirement measures were obtained using a self-complete questionnaire distributed through the workplace. However, measures at retirement (T0) and post-retirement (T12, T24, and T36) were largely obtained using telephone interviews. Participants who did not respond to the telephone interview at T36 were sent a “catch-up” questionnaire that included most major outcome measures and a “calendar” of work participation over the previous 3 years.
Some participants recruited to the panel study did not retire, or retired temporarily but then returned to work. Figure 1 illustrates the flow of the 601 participants recruited to the Panel. The first line outlines the work status of participants at T0. The second line outlines the work status of participants at T12 for those who did and did not participate in the telephone interview at this time. (Retrospective data for 44 of the 76 who did not participate are available from the ‘catch-up’ questionnaire distributed at T36. The third line outlines the work status of participants at T36 for those participants who did not participate in the telephone interview (either because they had not retired, had returned to work, or were lost to the sample), who responded to the ‘catch-up questionnaire’, or who responded to the interview.

Figure 1: Work status of the Panel at T0, T12, and T36
Samples

The samples recruited to each stage of the Healthy Retirement Project are described in Table 1 below. Data are provided for the subset of the Panel who responded to the telephone interview at T12 (n = 554).

Table 2. Characteristics of focus groups (n = 67), survey (n = 7,022) and panel (n = 554) participants

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Focus groups (%)</th>
<th>Cross-sectional survey (%)</th>
<th>Panel study (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean age</td>
<td>65.5</td>
<td>65.1</td>
<td>57.0</td>
</tr>
<tr>
<td>Age range</td>
<td>51-79</td>
<td>40-76</td>
<td>48-73</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>58.2</td>
<td>55.0</td>
<td>55.1</td>
</tr>
<tr>
<td>Women</td>
<td>41.8</td>
<td>45.0</td>
<td>44.9</td>
</tr>
<tr>
<td><strong>Marital status</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married / de facto</td>
<td>65.7</td>
<td>78.9</td>
<td>78.1</td>
</tr>
<tr>
<td>Divorced / separated</td>
<td>13.4</td>
<td>13.1</td>
<td>13.0</td>
</tr>
<tr>
<td>Widowed</td>
<td>16.4</td>
<td>3.6</td>
<td>4.3</td>
</tr>
<tr>
<td>Never married</td>
<td>4.5</td>
<td>4.4</td>
<td>4.5</td>
</tr>
<tr>
<td><strong>County of birth</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Australia</td>
<td>76.1</td>
<td>71.8</td>
<td>83.8</td>
</tr>
<tr>
<td>UK</td>
<td>9.0</td>
<td>}</td>
<td>5.0</td>
</tr>
<tr>
<td>Other/Missing</td>
<td>14.9</td>
<td></td>
<td>11.2</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary or lower</td>
<td>47.8</td>
<td>40.4</td>
<td>26.6</td>
</tr>
<tr>
<td>Trade / Diploma</td>
<td>25.4</td>
<td>41.9</td>
<td>37.5</td>
</tr>
<tr>
<td>Tertiary</td>
<td>26.9</td>
<td>17.6</td>
<td>35.9</td>
</tr>
<tr>
<td><strong>Occupation</strong></td>
<td></td>
<td></td>
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<tr>
<td>White-collar</td>
<td>55.2</td>
<td>44.7</td>
<td>57.0</td>
</tr>
<tr>
<td>Blue-collar</td>
<td>44.8</td>
<td>55.3</td>
<td>43.0</td>
</tr>
<tr>
<td><strong>Work fraction</strong></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Full-time</td>
<td>83.6</td>
<td>82.8</td>
<td>80.2</td>
</tr>
<tr>
<td>Part-time</td>
<td>16.4</td>
<td>17.6</td>
<td>19.8</td>
</tr>
<tr>
<td><strong>Years since retired</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>5.8 years</td>
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<td>NA</td>
</tr>
<tr>
<td>Range</td>
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<td></td>
</tr>
<tr>
<td><strong>Main reason for retirement</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal choice</td>
<td>38.8</td>
<td>NA</td>
<td>32.3</td>
</tr>
<tr>
<td>Retrenchment</td>
<td>23.9</td>
<td></td>
<td>15.7</td>
</tr>
<tr>
<td>Age</td>
<td>17.9</td>
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<td>1.6</td>
</tr>
<tr>
<td>Ill-health</td>
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<td></td>
<td>7.4</td>
</tr>
<tr>
<td>Other</td>
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<td></td>
<td>17.5</td>
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<tr>
<td><strong>Partner retired (at time of first contact)</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>50.7</td>
<td>22.7</td>
<td>29.8</td>
</tr>
<tr>
<td>No</td>
<td>14.9</td>
<td>55.1</td>
<td>46.4</td>
</tr>
<tr>
<td>Not applicable</td>
<td>34.3</td>
<td>22.2</td>
<td>23.8</td>
</tr>
<tr>
<td>Table 3. Comparison of main survey sample with Italian and Polish sub-samples</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------</td>
<td>----------------</td>
<td>--------------</td>
<td>--------------------------</td>
</tr>
<tr>
<td></td>
<td>HRP (%)</td>
<td>Italian (%)</td>
<td>Polish (%)</td>
</tr>
<tr>
<td>Gender balance (% male)</td>
<td>55.0</td>
<td>52.3</td>
<td>57.5</td>
</tr>
<tr>
<td>Job status (white collar %)</td>
<td>43.7</td>
<td>43.0</td>
<td>60.3</td>
</tr>
<tr>
<td>Post school education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• None</td>
<td>33.0</td>
<td>43.0</td>
<td>NA</td>
</tr>
<tr>
<td>• Trade/certificate/diploma</td>
<td>40.4</td>
<td>47.7</td>
<td>9.3</td>
</tr>
<tr>
<td>• Tertiary</td>
<td>17.6</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Partnered</td>
<td>78.9</td>
<td>87.8</td>
<td>80.1</td>
</tr>
<tr>
<td>• Widowed</td>
<td>3.6</td>
<td>5.6</td>
<td>2.5</td>
</tr>
<tr>
<td>• Divorced / separated</td>
<td>13.1</td>
<td>4.7</td>
<td>15.0</td>
</tr>
<tr>
<td>• Never married</td>
<td>4.4</td>
<td>1.9%</td>
<td>2.5</td>
</tr>
<tr>
<td>Dependent children (% with)</td>
<td>29.1</td>
<td>42.1</td>
<td>62.6</td>
</tr>
<tr>
<td>Age (mean)</td>
<td>54.1</td>
<td>57.4</td>
<td>53.9</td>
</tr>
</tbody>
</table>
Measures used in Survey and Panel

A variety of instruments were used in the Healthy Retirement Project. Table 4 sets out the major measures used during the study. This table has 4 parts. The first part consists of scales used in the Survey, the second consists of items and scales which were employed as outcomes using difference scores (i.e., taking advantage of the prospective nature of the study), the third lists self-rated change measures (retrospective), and the fourth lists standard items and other single-item measures used in the study. (This fourth table is not an exhaustive list of remaining items, but includes items used in later analyses.)

The coefficient alpha coefficients in Table 4 are taken from the S₀ or T₀ questionnaire unless otherwise indicated. (Cronbach’s alphas were checked for all questionnaires used in the study, and varied slightly depending on the database used [i.e., Survey or Panel in the case of S₀ measures] and on the measurement time [e.g., S₀, T₀, T₆, T₁₂, T₂₄, or T₃₆].)

The protocol used in the focus groups can be found in Appendix 1, while the questionnaires used in the Survey (S₀), at T₀ and at T₁₂ comprise Appendices 2, 3 and 4 respectively.
Table 4 Part 1: Scales used in the Survey (S₀)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source(s)</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Internal reliability</th>
<th>Questionnaire(s)</th>
<th>See items in Appendix:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Work scales</strong></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>The items on work were taken from three sources, the US Health and Retirement Survey (see <a href="http://hrsonline.isr.umich.edu/">http://hrsonline.isr.umich.edu/</a>), the CARNET industry case studies (see CARNET, 1995), and Goodwin’s work ethic questionnaire (Goodwin, 1972), supplemented with items designed specifically for the HRP. All work items were submitted to an exploratory factor analysis, which resulted in four scales with satisfactory internal reliability. Where the resulting scales include items from more than one source, items from the Health and Retirement Survey are designated below as (HRS), while items from the CARNET studies are designated (C) and Goodwin’s items are designated (G). The remaining items were designed for the present study.</td>
<td></td>
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<tr>
<td><strong>Work belonging</strong></td>
<td>Various</td>
<td>I like my job (C)</td>
<td>1 Very true to 4 Not at all true</td>
<td>alpha = .87 (Survey) alpha = .87 (Panel)</td>
<td>S₀</td>
<td>Appendix 2 items Q24 to Q32</td>
</tr>
<tr>
<td>(9 items)</td>
<td></td>
<td>I enjoy the people I work with (C)</td>
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<tr>
<td></td>
<td></td>
<td>In the place where I work:</td>
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<tr>
<td></td>
<td></td>
<td>• People are friendly (HRS alt)</td>
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<td></td>
<td></td>
<td>• I feel appreciated</td>
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<td></td>
<td></td>
<td>• People pull together</td>
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<td></td>
<td></td>
<td>• Older workers are valued</td>
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<td></td>
<td></td>
<td>This is a pleasant place to work</td>
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<td></td>
<td></td>
<td>People tend to stay at this work-place for a long time</td>
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<td></td>
<td></td>
<td>I feel that I fit in around here</td>
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<tr>
<td><strong>Work satisfaction</strong></td>
<td>Various</td>
<td>I enjoy the people I work with (C)</td>
<td>1 Very true to 4 Not at all true</td>
<td>alpha = .77 (Survey) alpha = .79 (Panel)</td>
<td>S₀</td>
<td>Appendix 2 items Q24, Q35, Q36, Q44, Q45, Q46</td>
</tr>
<tr>
<td>(6 items)</td>
<td></td>
<td>I like to work (G)</td>
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<td></td>
<td></td>
<td>I feel good when I have a job (G)</td>
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<td></td>
<td></td>
<td>The work I do is one of the most satisfying parts of my life (C)</td>
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<td></td>
<td></td>
<td>Some of my main interests and pleasures in life are connected with my work (C)</td>
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<td></td>
<td></td>
<td>Work is just a way of making money (C)</td>
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<tr>
<td><strong>Work conditions</strong></td>
<td>CARNET (CARNET, 1995)</td>
<td>The pay is good</td>
<td>1 Very true to 4 Not at all true</td>
<td>alpha = .74 (Survey) alpha = .69 (Panel)</td>
<td>S₀</td>
<td>Appendix 2 items Q20 to Q23</td>
</tr>
<tr>
<td>(4 items)</td>
<td></td>
<td>The benefits are good</td>
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<td></td>
<td></td>
<td>My chances for promotion are good</td>
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<td></td>
<td></td>
<td>My chances for career development are good</td>
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<tr>
<td>Measure</td>
<td>Source(s)</td>
<td>Item(s)</td>
<td>Response Scale</td>
<td>Internal reliability</td>
<td>Questionnaire(s)</td>
<td>See items in Appendix:</td>
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<tr>
<td><strong>Work ethic (9 items)</strong></td>
<td>Work ethic questionnaire (Goodwin, 1972; some items slightly re-worded)</td>
<td>I like to work I feel good when I have a job Getting recognition for my own work is important to me Work should be the most important part of a person’s life • I can’t think well of myself unless I have a job • It’s important to have the kind of work that gives me a chance to develop my own special abilities • Gaining the increased respect of family and friends is one of the important rewards of getting ahead in a job • Hard work makes you a better person • It’s important in a job that a person be able to see the results of their own work</td>
<td>1 Strongly agree 2 Somewhat agree 3 Somewhat disagree 4 Strongly disagree</td>
<td>alpha = .79 (Survey) alpha = .77 (Panel)</td>
<td>S0</td>
<td>Appendix 2 items Q35 to Q43</td>
</tr>
<tr>
<td><strong>Retirement hopes (8 items)</strong></td>
<td>US Health and Retirement Survey (see Juster &amp; Suzman, 1995)</td>
<td>Below is a list of things that some people say they look forward to in retirement. For each one please indicate how much you look forward to it. • Less pressure • Taking it easy • Having more time with my spouse/partner • Spending more time with my children or grandchildren • Spending more time on hobbies or sports • Having more time for volunteer work • Having the chance to travel • Being my own boss</td>
<td>1 A lot 2 Quite a lot 3 A little 4 Not at all 5 Not applicable</td>
<td>alpha = .74 (Survey) alpha = .70 (Panel)</td>
<td>S0</td>
<td>Appendix 2 Items Q76 to Q83</td>
</tr>
<tr>
<td><strong>Retirement fears (6 items)</strong></td>
<td>US Health and Retirement Survey (see Juster &amp; Suzman, 1995)</td>
<td>Now for some things that worry some people about retirement. Please indicate how much they worry you. • Being bored, having too much time on my hands • Not doing anything productive or useful • Missing people I work with • Becoming ill or disabled • Not having enough income to get by • Inflation and the cost of living</td>
<td>1 Worry a lot 2 Worry somewhat 3 Worry a little 4 Worry not at all</td>
<td>alpha = .72 (Survey) alpha = .70 (Panel)</td>
<td>S0</td>
<td>Appendix 2 Items Q84 to Q89</td>
</tr>
<tr>
<td>Measure</td>
<td>Source(s)</td>
<td>Item(s)</td>
<td>Response Scale</td>
<td>Internal reliability</td>
<td>Questionnaire(s)</td>
<td>See items in Appendix:</td>
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<tr>
<td><strong>Health</strong></td>
<td></td>
<td>S0: How would you rate your health?</td>
<td>1 Excellent</td>
<td>NA</td>
<td>S0, T0, T6, T12, T24, T36</td>
<td>Appendix 2 Item Q93 Appendix 3 Item b63</td>
</tr>
<tr>
<td></td>
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<td>T0: Would you say that for someone of your own age your health, in general, is:</td>
<td>2 Very good</td>
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<td>3 Good</td>
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<td>4 Fair</td>
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<td>5 Poor</td>
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<tr>
<td><strong>Well being</strong></td>
<td>Original PANAS (Watson, Clark, &amp; Tellegen, 1988); 10-item Short Form used here (Lawton et al., 1992)</td>
<td>How often during the past year have you felt:</td>
<td>1 Never</td>
<td>alpha = .76</td>
<td>T0, T6, T12, T24, T36</td>
<td>Appendix 3 Item b67</td>
</tr>
<tr>
<td>(PANAS) (10 items)</td>
<td></td>
<td>Happy</td>
<td>2 Rarely</td>
<td>(positive affect)</td>
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<td></td>
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<td>Interested</td>
<td>3 Sometimes</td>
<td>(negative affect)</td>
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<td></td>
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<td>Energetic</td>
<td>4 Frequently</td>
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<td></td>
<td>Content</td>
<td>5 Very frequently</td>
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<td></td>
<td></td>
<td>Warm-hearted</td>
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<td></td>
<td></td>
<td>Sad</td>
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<td></td>
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<td>Annoyed</td>
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<td></td>
<td></td>
<td>Worried</td>
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<td></td>
<td></td>
<td>Irritated</td>
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<td></td>
<td></td>
<td>Depressed</td>
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<tr>
<td><strong>Self-image</strong></td>
<td>Self-esteem, 4 items (Rosenberg, 1965)</td>
<td>Sometimes I feel that I am being pushed around in life</td>
<td>1 Strongly agree</td>
<td>alpha = .74</td>
<td>T0, T12, T24, T36</td>
<td>Appendix 3 Item b70 (items a-k)</td>
</tr>
<tr>
<td>(11 items)</td>
<td>Self-efficacy, 3 items (Adelmann, 1994)</td>
<td>On the whole I am satisfied with myself</td>
<td>2 Agree</td>
<td>(all items)</td>
<td></td>
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<tr>
<td></td>
<td>Optimism, 4 items (Scheier &amp; Carver, 1985)</td>
<td>At times I think I am no good at all</td>
<td>3 Mixed feelings</td>
<td>alpha = .58</td>
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<td></td>
<td></td>
<td>I feel that I have a number of good qualities</td>
<td>4 Disagree</td>
<td>(for self-esteem items only)</td>
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<tr>
<td></td>
<td></td>
<td>I can do just about anything I really set my mind to</td>
<td>5 Strongly disagree</td>
<td>alpha = .33</td>
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<td></td>
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<td>There is really no way I can solve the problems I have</td>
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<td>(for self-efficacy items only)</td>
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<td></td>
<td></td>
<td>I am able to do things as well as most other people</td>
<td></td>
<td>alpha = .58</td>
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<td></td>
<td></td>
<td>In uncertain times I usually expect the best</td>
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<td>(for optimism items only)</td>
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<td></td>
<td>If something can go wrong for me, it will</td>
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<td></td>
<td>I always look on the bright side of things</td>
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<td></td>
<td></td>
<td>I'm always optimistic about my future</td>
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</table>
Table 4 Part 2 continued: Measures used as outcomes (Prospective; using difference scores)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Internal reliability</th>
<th>Questionnaire(s)</th>
<th>See items in Appendix:</th>
</tr>
</thead>
</table>
| Life satisfaction (8 items) | Campbell, Converse, & Rodgers, 1976 | How satisfied or dissatisfied are you with the following areas of your life?  
- Your neighbourhood  
- Your own health and physical condition  
- Your financial situation  
- Your friendships  
- Your marriage or relationship  
- Your family life  
- The way that you handle the problems that come up in your life  
- Your housing | 1 Very satisfied  
2 Satisfied  
3 Mixed feelings  
4 Satisfied  
5 Very satisfied | alpha = 0.65 | $T_0$, $T_{12}$, $T_{24}$, $T_{36}$ | Appendix 3 Item b113 |
| Marital satisfaction (7 items) | Marital cohesion subscale of the Spanier Dyadic Adjustment Scale (Spanier, 1976) | If you have a spouse or partner, how often do both of you do the following things together?  
- Enjoy an outing together  
- Work together on something  
- Calmly discuss something  
- Have a stimulating exchange of ideas  
- Laugh together  
- Get on each others nerves  
- Quarrel | 1 Never  
2 Rarely  
3 Sometimes  
4 Frequently  
5 Very frequently | alpha = 0.73 | $T_0$, $T_{12}$, $T_{24}$, $T_{36}$ | Appendix 3 Item b73 |
| Social support 4 items | Health Status of Older People Project (1996) |  
- There are people in my life who accept me just as I am  
- There are people in my life who can be relied on no matter what happens  
- I have someone I can confide in about things that are important to me  
- I have enough real friends | 1 Not true  
2 Partly true  
3 Certainly true | alpha = .54 | $T_0$, $T_{12}$, $T_{24}$, $T_{36}$ | Appendix 3 Item b99 |
<table>
<thead>
<tr>
<th>Measure</th>
<th>Source</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Internal reliability</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alcohol use</td>
<td>Health Status of Older People Project (1996)</td>
<td>How often would you drink alcohol?</td>
<td>1 Never 2 Once a week 3 1-3 times/week 4 4-6 times/week 5 Every day</td>
<td>NA</td>
<td>T₀, T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Item b86 Item b87</td>
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<tr>
<td>(2 items)</td>
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<td>If you drink alcohol, how many drinks would you usually have?</td>
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<tr>
<td>Physical activity</td>
<td>Health Status of Older People Project (1996)</td>
<td>How often do you do light exercise like walking, dancing or exercises?</td>
<td>1 Daily 2 3+ times a week 3 1-2 times week 4 1-3 times a month 5 Less than once a month 6 Not at all</td>
<td>NA</td>
<td>T₀, T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Item b75 Item b76</td>
</tr>
<tr>
<td>(2 items)</td>
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<td>How often do you participate in vigorous physical exercise or sport, such as aerobics, running, swimming or bicycling?</td>
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<tr>
<td>Social activity</td>
<td>Health Status of Older People Project (1996)</td>
<td>How socially active are you compared with most people your age?</td>
<td>1 More socially active 2 About the same 3 Less socially active</td>
<td>NA</td>
<td>T₀, T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Item b96</td>
</tr>
<tr>
<td>Diet</td>
<td>Health Status of Older People Project (1996)</td>
<td>How healthy would you say your diet is?</td>
<td>1 Very healthy 2 Fairly healthy 3 Not so healthy 4 Not at all healthy</td>
<td>NA</td>
<td>T₀, T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Item b62</td>
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</table>
Table 4 Part 2 continued: Measures used as outcomes (Prospective; using difference scores)

<table>
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<th>Measure</th>
<th>Source</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Internal reliability</th>
<th>Questionnaire(s)</th>
<th>See</th>
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</thead>
<tbody>
<tr>
<td>Retirement adjustment (14 items)</td>
<td>Adapted from Schultz, 1997</td>
<td>▪ I am restless</td>
<td>1 Strongly agree</td>
<td>alpha = .81</td>
<td>T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Items d8a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ I am well adjusted to the changes</td>
<td>2 Agree</td>
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<td></td>
<td></td>
<td>▪ I enjoy being retired</td>
<td>3 Mixed feelings</td>
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<td></td>
<td></td>
<td>▪ I am busy</td>
<td>4 Disagree</td>
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<td></td>
<td></td>
<td>▪ I have real concerns about my financial situation</td>
<td>5 Strongly disagree</td>
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<td></td>
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<td>▪ I miss the stimulation that work gave me</td>
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<td></td>
<td>▪ I wish I had started to plan for retirement earlier</td>
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<td>▪ I miss the discipline that working gave me</td>
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<td>▪ People don’t respect me as much now that I am retired</td>
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<td>▪ I have had to adjust to a big drop in my income</td>
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<td>▪ I miss being part of the action</td>
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<td>▪ Retirement has not lived up to my expectations</td>
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<td></td>
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<td>▪ Retirement has been better than I expected</td>
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<td>▪ (If married or partnered) I enjoy being able to spend more time with my spouse/partner</td>
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<tr>
<td>Financial problems (3 items, subscale of above)</td>
<td>Adapted from Schultz, 1997</td>
<td>▪ I have real concerns about my financial situation</td>
<td>1 Strongly agree</td>
<td>alpha = .59</td>
<td>T₁₂, T₂₄, T₃₆</td>
<td>Appendix 3 Items d8a</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ I wish I had started to plan for retirement earlier</td>
<td>2 Agree</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>▪ 3 Mixed feelings</td>
<td>3 Agree</td>
<td></td>
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<tr>
<td>Measure</td>
<td>Source(s)</td>
<td>Item(s)</td>
<td>Response Scale</td>
<td>Questionnaire(s)</td>
<td>See</td>
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</tr>
</tbody>
</table>
| Change in Health        | Health Status of Older People Project (alt.)       | How would you compare your general physical health now with just before you retired (with 12 months ago)? | 1 Better now  
2 Same  
3 Worse now | T_{12}, T_{24}, T_{36} | Appendix 3 Item d13d |
| Change in Physical activity | Health Status of Older People Project (alt.)       | How would you describe your general physical activity now compared with a year ago? | 1 More physically active now  
2 About as physically active  
3 Less physically active now | T_{36}         | NA           |
| Change in Social activity | Health Status of Older People Project (alt.)       | How would you describe your general social activity now compared with a year ago? | 1 More socially active now  
2 About as socially active  
3 Less socially active now | T_{12}, T_{24}, T_{36} | Appendix 3 Item d14a |
| Change in Diet          | Health Status of Older People Project (alt.)       | Overall, how healthy is your diet now compared with just before you retired? | 1 More healthy  
2 About the same  
3 Less healthy | T_{12}, T_{24}, T_{36} | Appendix 3 Item d20b |
| Change in Alcohol use   | No source                                         | If you drink alcohol, how much do you drink now in comparison with just before you retired? | 0 Not applicable  
1 No change  
2 Drink less now  
3 Drink more now | T_{12}, T_{24}, T_{36} | Appendix 3 Item d22c |
| Change in Happiness     | Health Status of Older People Project (alt.)       | How happy are you now compared with just before you retired? | 1 Happier  
2 About the same  
3 Less happy | T_{12}, T_{24}, T_{36} | Appendix 3 Item d16b |
| Change in Marital Satisfaction | No source                                        | How happy is your relationship now compared with before you retired? | 1 Happier  
2 About the same  
3 Less happy | T_{12}, T_{24}, T_{36} | Appendix 3 Item d18b |
### Table 4 Part 4: Other measures (items from Survey and Panel questionnaires)

<table>
<thead>
<tr>
<th>Measure</th>
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<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
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<tbody>
<tr>
<td><strong>Sex and age</strong></td>
<td>No source</td>
<td>Please tick the appropriate box</td>
<td>1 Male</td>
<td>S₀</td>
<td>Appendix 2 Preliminary Q2-Q3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>What is your date of birth?</td>
<td>2 Female</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Date/Month/Year</td>
<td></td>
<td></td>
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<tr>
<td><strong>Country of birth and language</strong></td>
<td>No source</td>
<td>In what country were you born?</td>
<td>1 Australia</td>
<td>S₀</td>
<td>Appendix 2 Q1 – Q2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If you were not born in Australia, when did you come to live here?</td>
<td>2 Other</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>Before 1930</td>
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<td>1930-1939</td>
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<td>1940-1949</td>
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<td>1950-1959</td>
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<td>1960-1969</td>
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<td>1970-1979</td>
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<td>1980-1989</td>
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<td></td>
<td>1990-1998</td>
<td></td>
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<td></td>
<td></td>
<td>What language do you usually speak at home?</td>
<td>1 English</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>2 Other</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>If the main language you speak at home is not English, how well do you speak English?</td>
<td>1 Very well</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>2 Well</td>
<td></td>
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<td></td>
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<td></td>
<td>3 Not well</td>
<td></td>
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<td></td>
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<td></td>
<td>4 Not at all</td>
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Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

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<th>Item(s)</th>
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<th>Questionnaire(s)</th>
<th>See</th>
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<tbody>
<tr>
<td><strong>Education and training</strong></td>
<td>No source</td>
<td>What year level did you achieve at school?</td>
<td>1 Year 9 or below</td>
<td>S₀</td>
<td>Appendix 2 items Q3 – Q4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 Year 10</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>3 Year 11</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>4 Year 12</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>What is the highest level of education you have successfully completed after leaving school?</td>
<td>1 Trade or apprenticeship</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>2 Certificate (TAFE, College)</td>
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<td></td>
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<td></td>
<td>3 Diploma</td>
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<td></td>
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<td></td>
<td>4 Degree (Bachelor)</td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>5 Postgraduate degree (PhD, Masters, Postgraduate diploma)</td>
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<td></td>
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<td></td>
<td>6 Other (please specify)</td>
<td></td>
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<tr>
<td><strong>Marital status</strong></td>
<td>No source</td>
<td>Have you ever been divorced</td>
<td>1 Yes</td>
<td>S₀</td>
<td>Appendix 2 items Q5 – Q7</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 No</td>
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<td></td>
<td></td>
<td>What year were you divorced?</td>
<td>(Year)</td>
<td></td>
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<td></td>
<td></td>
<td>What is your current marital status?</td>
<td>1 Married</td>
<td></td>
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<td></td>
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<td></td>
<td>2 De facto</td>
<td></td>
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<td>3 Widowed</td>
<td></td>
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<td></td>
<td>4 Divorced/Separated</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>(If married or have a partner): How old is your partner?</td>
<td>1 20 – 29 years</td>
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<td>2 30 – 39 years</td>
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<td>3 40 – 49 years</td>
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<td>4 50 – 59 years</td>
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<td>5 60 – 69 years</td>
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<td>6 70 years or over</td>
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<td>Measure</td>
<td>Source(s)</td>
<td>Item(s)</td>
<td>Response Scale</td>
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</tbody>
</table>
| **Children**     | No source | Do you have children? (including step-children and/or adopted children)                     | 1 Yes  
2 No                                                                                                       | S₀                | Appendix 2 item Q9       |
|                  |           | (If so): What age is your **youngest** child?                                               | 1 0 – 9 years  
2 10 – 19 years  
3 20 – 29 years  
4 30 years or older |                   |                          |
|                  |           | If you have 2 or more children, what age is your **oldest** child?                          | 1 0 – 9 years  
2 10 – 19 years  
3 20 – 29 years  
4 30 years or older |                   |                          |
|                  |           | Are any of your children financially dependent on you?                                      | 1 Yes  
2 No                                                                                                       |                   |                          |
| **Living**       | No source | Who usually lives with you?                                                                 | 1 I live alone  
2 I live with my spouse/partner only  
3 I live with my spouse/partner and our child/children  
4 I live with my child/children only  
5 Other (please specify) | S₀                | Appendix 2 items Q10-Q11 |
| **arrange-**     |           |                                                                                             | 1 I own the home I live in  
2 I am purchasing the home I live in  
3 My spouse/partner and I jointly own the home we live in  
4 My spouse/partner and I are purchasing the home we live in  
5 I rent my home  
6 Other (please specify) |                   |                          |
<p>| <strong>ments</strong>        |           |                                                                                             |                                                              |                   |                          |</p>
<table>
<thead>
<tr>
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<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
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</thead>
<tbody>
<tr>
<td>Financial status</td>
<td>Health Status of Older People Project</td>
<td>Thinking about your money situation, would you say:</td>
<td>1 Not enough</td>
<td>S₀, T₀, T₁₂, T₂₄, T₃₆</td>
<td>Appendix 2 item Q50</td>
</tr>
<tr>
<td></td>
<td></td>
<td>1 I don’t have enough money to make ends meet</td>
<td>2 Just enough</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>2 I have just enough money</td>
<td>3 Enough or more than enough</td>
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<td>3 I am comfortably off</td>
<td></td>
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<tr>
<td>Job items</td>
<td>Based on US Health and Retirement Survey</td>
<td>What is your current occupation – the main work for which you get paid?</td>
<td>Responses categorised post hoc using the Australian Standard Classification of Occupations (ASCO; ABS, 1994). This measure was subsequently dichotomised: all managerial, professional and paraprofessional positions were classified as white-collar, while all sales, technical, trades, service, and unskilled positions were classified as blue-collar.</td>
<td>S₀</td>
<td>Appendix 2 Preliminary Q3-Q4, Main questionnaire Q12-Q14</td>
</tr>
<tr>
<td></td>
<td></td>
<td>In your main job, how many hours do you usually work in an average week?</td>
<td>1 Less than 15 hours</td>
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<td>2 15 - 29 hours</td>
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<td>3 30 – 39 hours</td>
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<td>4 40 hours</td>
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<td>5 41 or more hours</td>
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<td></td>
<td></td>
<td>When did you start working for this employer/company?</td>
<td>1 Before 1969</td>
<td></td>
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<td></td>
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<td>2 1970 – 1979</td>
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<td>3 1980 – 1989</td>
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<td></td>
<td>4 1990 – 1998</td>
<td></td>
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<td></td>
<td></td>
<td>Is your main job</td>
<td>1 Permanent</td>
<td></td>
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<td></td>
<td>2 Casual</td>
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<td></td>
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<td></td>
<td>3 Contract (fixed term)</td>
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<td></td>
<td></td>
<td></td>
<td>4 Other (please specify)</td>
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<table>
<thead>
<tr>
<th>Measure</th>
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<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
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</thead>
<tbody>
<tr>
<td><strong>Spouse job items</strong></td>
<td>No source</td>
<td>Does your spouse/partner have paid work?</td>
<td>1 Yes 2 No</td>
<td>S₀</td>
<td>Appendix 2 Q7</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If your spouse/partner works, how many paid hours per week do they actually work?</td>
<td>1 Less than 15 hours 2 15 - 29 hours 3 30 – 39 hours 4 40 hours 5 41 or more hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>If your spouse/partner works, is their job …</td>
<td>1 Permanent 2 Casual 3 Contract (fixed term) 4 Other (please specify)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Health Status of Older People Project (alt.) or No source</td>
<td>Do you have the main responsibility in caring for someone who has a long-term illness, disability or other problem?</td>
<td>1 Yes 2 No</td>
<td>S₀</td>
<td>Appendix 2 Q47-Q49</td>
</tr>
<tr>
<td></td>
<td></td>
<td>If so, who do you care for?</td>
<td>1 Husband / Wife / Partner 2 Son / Daughter 3 Grandchild 4 Parent / Parent-in-law 5 Friend 6 Other (specify)</td>
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<tr>
<td></td>
<td></td>
<td>Do you look after children aged 12 or under (who do not live with you) on a regular basis?</td>
<td>1 Yes 2 No</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Do you do any voluntary work or unpaid community work on a regular basis?</td>
<td>1 Yes 2 No</td>
<td></td>
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</table>
Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

<table>
<thead>
<tr>
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<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
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</thead>
<tbody>
<tr>
<td>Retirement age</td>
<td>No source</td>
<td>If you had the choice, at what age would you like to retire?</td>
<td>0 Keep working and never retire</td>
<td>S₀</td>
<td>Appendix 2 Q64-65</td>
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<td></td>
<td></td>
<td>Do you expect to ever retire?</td>
<td>1 Yes</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>If so, at what age do you expect to retire?</td>
<td>2 No</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td>1 50 – 54 years old</td>
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<td>2 55 – 59 years old</td>
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<td>3 60 – 64 years old</td>
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<td>4 65 – 69 years old</td>
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<td>5 70 or more years old</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Views of retirement (6 items used singly)</td>
<td>Gee and Baillie (1999)</td>
<td>• My life after retirement will be very similar to my life now</td>
<td>1 Strongly agree</td>
<td>S₀</td>
<td>Appendix 2 Q69-Q74</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Retirement will be a time to relax</td>
<td>2 Agree</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• Retirement will be the welcome beginning of a new stage of my life</td>
<td>3 Neutral</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• Nothing will be able to replace work in my life</td>
<td>4 Disagree</td>
<td></td>
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</tr>
<tr>
<td></td>
<td></td>
<td>• Retirement will free me from the demands of other people</td>
<td>5 Strongly disagree</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>• Retirement will be a time to do what I want</td>
<td></td>
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</tbody>
</table>
Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

<table>
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<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
<tbody>
<tr>
<td>Leisure involvement (5 items used singly)</td>
<td>No source</td>
<td>How important to you are the things you do outside work?</td>
<td>1 Extremely important</td>
<td>S0</td>
<td>Appendix 2 Items Q90 to Q92, Q94, Q95</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much do you enjoy the time you spend at home?</td>
<td>2 Moderately important</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Which of these statements is most true for you?</td>
<td>3 Not very important</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>1. I do not have enough spare time</td>
<td>1 A little</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. I have just about the right amount of spare time</td>
<td>2 A lot</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. I have too much spare time</td>
<td>3 Not much</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Apart from the time when you are at work, how often do you do things that you really enjoy?</td>
<td>1 Not enough</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>2. Very frequently</td>
<td>2 Right amount</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>3. Sometimes</td>
<td>3 Too much</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Outside work time, how often do you feel bored?</td>
<td>1 Very frequently</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>2 Frequently</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>3 Sometimes</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>4 Rarely</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>5 Never</td>
<td></td>
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</tbody>
</table>
### Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source(s)</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
<tbody>
<tr>
<td>Control over retirement</td>
<td>Adapted from Schultz, 1997</td>
<td>How far ahead did you know when you would be retiring?</td>
<td>1 Years ahead&lt;br&gt;2 Months ahead&lt;br&gt;3 Weeks ahead&lt;br&gt;4 Less than a week</td>
<td>T₀, T₁₂</td>
<td>Appendix 3 items b14, b21, b23, b26</td>
</tr>
<tr>
<td></td>
<td></td>
<td>How true or false is this statement for you: I am happy to be retiring</td>
<td>1 Very true&lt;br&gt;2 True&lt;br&gt;3 Neither true nor false&lt;br&gt;4 False&lt;br&gt;5 Very false</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>How much say have you had in the timing of your retirement?</td>
<td>1 Complete say&lt;br&gt;2 A lot of say&lt;br&gt;3 Little say&lt;br&gt;4 No say at all</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Compared with most people you know, would you say you are retiring</td>
<td>1 Too early&lt;br&gt;2 About right&lt;br&gt;3 Too late</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source(s)</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
</table>
| Reasons for retirement| No source      | There are several reasons why people might decide to retire. What reasons do you have for retiring? And what is your main reason? (Alternative question for people leaving their jobs without an intention to retire: There are several reasons why people might decide to leave their job. What reasons do you have for leaving your job? What is the main reason?) | 1 Eligible for Age Pension  
2 Enough income to retire  
3 Offered an early retirement package  
4 Made redundant or dismissed  
5 Pressure from employer or others at work to retire  
6 Can’t find alternative work  
7 Do not like my work  
8 Want to do other things  
9 Want to spend more time with family  
10 Spouse/partner retired or about to retire  
11 Pressure from spouse/partner to retire  
12 Poor health  
13 Spouse/partner has poor health  
14 Parents or other family have poor health  
15 Doctor suggested I retire  
16 Other (please specify) | T₀              | Appendix 3 Items b19 (see also b48, b49)                                                                                                            |
<table>
<thead>
<tr>
<th>Measure</th>
<th>Source(s)</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
</table>
| Retirement education    | Adapted from Schultz, 1997         | Have you taken part in any course or seminar to help you plan for retirement, including superannuation or financial planning? | 1 Yes  
2 No                                                                 | $T_0$            | Appendix 3 items b36, b37  |
|                         |                                    | (If so) Was the seminar sponsored by your employer?                      | 1 Yes  
2 No                                                                 |                  |                            |
|                         |                                    | How long did this course or seminar take?                                | 1 Half a day  
2 A whole day  
3 Several sessions spaced some time apart  
4 Other   |                  |                            |
|                         |                                    | How useful was this course or seminar?                                  | 1 Very useful  
2 Mildly useful  
3 Not at all useful |                  |                            |
|                         |                                    | What were the most useful aspects of the course or seminar?              | 1 Income, finances, or taxation  
2 Pensions or social security  
3 How to spend or invest any lump sum  
4 Your will  
5 Having enduring power of attorney  
6 Looking after the house and car  
7 Keeping healthy  
8 Getting on with family members  
9 How I’ll use my time  
10 A chance to talk with people with similar concerns  
11 A boost to my self-confidence  
12 Other (please specify)  
13 Nothing |                  |                            |
### Table 4 Part 4 continued: Other measures (items from Survey and Panel questionnaires)

<table>
<thead>
<tr>
<th>Measure</th>
<th>Source(s)</th>
<th>Item(s)</th>
<th>Response Scale</th>
<th>Questionnaire(s)</th>
<th>See</th>
</tr>
</thead>
</table>
| Retired or made redundant| No source | When we interviewed you earlier, you said that you were planning to retire or leave your job. What happened? Do you consider that you | 1 Retired  
2 Partially retired  
3 Were made redundant  
4 Left your job (but didn’t retire)  
5 Continued to work (postponed retirement)  
6 Other (Please specify) |                  | Appendix 4 item d1a                                                    |
| Work status (post leaving work) | No source | Currently are you doing any paid work?  
How many hours do you work in an average week? | 1 Yes  
2 No  
(Open-ended) |                  | Appendix 4 items d2a, d2d                                              |
Special derived variables: Pathway type and Control over the retirement process

The study included some other variables of considerable interest that were used as both independent variables and as outcomes: Pathway type and Control.

*Pathway type* was defined by whether the participant made an abrupt or a gradual transition to retirement. All participants included in these analyses made a change to their work hours or commitment between $T_0$ and $T_{12}$. Participants with abrupt pathways ($n = 220$) were employed full-time ($n = 166$) or part-time ($n = 54$) at $T_0$ but had no paid employment at any other time point. Those following a gradual pathway to retirement ($n = 138$) were a more diverse group. They included people who retired gradually to no work ($n = 50$), took up work in retirement after a period of no work ($n = 44$), or decreased their work hours or commitment ($n = 44$). The remainder ($n = 86$) were excluded either because they had not begun the retirement process at $T_{12}$ or because they returned to full-time work by $T_{36}$.

A further important variable is that of the degree to which retirees had *control over the timing and way in which they retired*. Five items measuring aspects of control were combined using a factor based weighting method to form a single measure of Control of the retirement process. The five items were:

- ‘How much notice did you have in retiring/leaving your job?’, rated on a four-point scale ranging from 1 *a year’s notice* to 4 *less than a week’s notice*;
- ‘How much say did you have in the timing of retiring/leaving your job?’ rated on a four-point scale ranging from 1 *complete say* to 4 *no say at all*;
- ‘I am happy to be retiring/leaving my job?’ rated on a five-point scale ranging from 1 *very true* to 5 *very false*;
- ‘Would you say the timing of your retirement was …?’ coded 1 *too early* or 2 *about right or too late*;
- The main reasons given for leaving employment. These were classified as *push* factors (e.g., redundancy package, poor health, did not like the job, and pressure from employer, spouse or doctor) and *pull* factors (e.g., wanted to do other things, wanted to spend more time with the family, had enough money, or was eligible for the Age pension).

These five items were each recoded so that the minimum value was 0 and the maximum value was 10 with scores of 0 indicating minimum control and 10 indicating maximum control. The scale had a coefficient alpha of 0.69.
Means and standard deviations of measures

Table 5 presents the means and standard deviations of all scales used in the study, and health (a single-item measure whose responses ranged from 1 Excellent to 5 Very good).

All multi-item measures were re-scaled on a metric from 0 to 10, so that they could be compared across domains and across time, and reversed if necessary so that a larger score indicates more of the concept in question. A score of 0 indicates the minimum possible score while a score of 10 indicates the maximum possible score for all scales (except Control, for which the 0 and 10 scores were allocated to the actual maximum and minimum).

Means and standard deviations are provided for all participants for whom scores are available. In the case of S0 measures, this includes the main Survey participants but not the Italian and Polish substudies. The number of participants provided is the number for whom data was available on Self-rated health.

T36 measures include scores of participants who were re-recruited, using the catch-up questionnaire, as well as those who were interviewed by telephone.
Table 5: Scores for major measures: means and standard deviations

<table>
<thead>
<tr>
<th>Measure</th>
<th>S0</th>
<th>T0</th>
<th>T6</th>
<th>T12</th>
<th>T24</th>
<th>T36</th>
<th>T12 spouses</th>
<th>T36 spouses</th>
</tr>
</thead>
<tbody>
<tr>
<td>N Participants</td>
<td>6,983</td>
<td>554</td>
<td>500</td>
<td>417</td>
<td>403</td>
<td>481</td>
<td>200</td>
<td>112</td>
</tr>
<tr>
<td>Self-rated health</td>
<td>2.28</td>
<td>0.91</td>
<td>2.19</td>
<td>0.94</td>
<td>2.24</td>
<td>0.87</td>
<td>2.21</td>
<td>1.01</td>
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<tr>
<td>Work belonging</td>
<td>7.03</td>
<td>1.76</td>
<td></td>
<td></td>
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<td>Work satisfaction</td>
<td>6.80</td>
<td>1.72</td>
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<td>Work conditions</td>
<td>4.41</td>
<td>2.06</td>
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<tr>
<td>Work ethic</td>
<td>6.82</td>
<td>1.54</td>
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<tr>
<td>Retirement hopes</td>
<td>6.89</td>
<td>1.53</td>
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<td>Retirement fears</td>
<td>4.61</td>
<td>2.23</td>
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<tr>
<td>Control in retirement process</td>
<td>7.10</td>
<td>2.36</td>
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<tr>
<td>Positive affect</td>
<td>7.24</td>
<td>1.39</td>
<td>7.50</td>
<td>1.53</td>
<td>7.32</td>
<td>1.22</td>
<td>7.28</td>
<td>1.22</td>
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<tr>
<td>Negative affect</td>
<td>4.39</td>
<td>1.63</td>
<td>3.39</td>
<td>1.60</td>
<td>4.39</td>
<td>1.44</td>
<td>3.58</td>
<td>1.38</td>
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<tr>
<td>Marital cohesion</td>
<td>6.53</td>
<td>1.28</td>
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<tr>
<td>Social support</td>
<td>9.10</td>
<td>1.38</td>
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<tr>
<td>Self-image</td>
<td>7.39</td>
<td>1.12</td>
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<td>Life satisfaction</td>
<td>8.02</td>
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<tr>
<td>Satisfaction with</td>
<td>6.54</td>
<td>2.17</td>
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<td></td>
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<tr>
<td>neighbourhood</td>
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<tr>
<td>Retirement adjustment</td>
<td>6.61</td>
<td>1.48</td>
<td>6.70</td>
<td>1.34</td>
<td>6.61</td>
<td>1.31</td>
<td></td>
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<tr>
<td>Financial problems</td>
<td>4.32</td>
<td>2.04</td>
<td>4.45</td>
<td>1.97</td>
<td>4.59</td>
<td>1.92</td>
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Publications and Conference presentations

Journal articles


Book chapters


Theses


Conference presentations


2003. de Vaus, D., & Wells, Y. ‘For better or for worse but not for lunch: The impact of retirement on marriages’. 8\(^{th}\) Australian Family Research Conference, Melbourne, February.


References


Appendix 1: Focus group schedules

HEALTHY RETIREMENT PROJECT

Pre-retirement focus group schedule

1. Warm-up/intro
   • Describe the project in brief
   • What led to your leaving the workforce?
   • What are your intentions about work for the future?
     - retire completely, retire partially, change jobs, never retire, uncertain.

2. Pre-retirement/departure expectations
   • How do you feel about leaving work? (hope, dread, anxiety, excited?)
     - Why?
   • How do you expect leaving the workforce will affect your life?
     Social life, family life (relationships with your spouse/partner, children, parents), financial situation, happiness, health, lifestyle.
     Prompt: Will leaving work create a gap in your life? Will it make room for taking up things that you’ve never done before or haven’t had time for?
   • How do you think leaving the workforce will affect your spouse’s/partner’s life?
   • Do you think leaving the workforce will affect your children’s expectations of you?

3. Pre-retirement/departure planning
   • Do you feel prepared for leaving the workforce?
   • What issues have you thought about? Probe, Use of time, family adjustments, physical fitness, health issues, financial planning, spirituality.
   • What kind of plans have you made?
   • Have your family/business associates/work mates been involved in helping you plan for departure?
   • How will you know when you are ready for retirement?
   • What qualities or abilities will help you make the transition to retirement?

4. Pre-retirement formal advice
   • Have you had any pre-retirement/departure advice?
   • What kind of advice? (financial planning from accountant or other professional, course offered by employer ........)
   • If involuntary retirement, was outplacement/counselling services offered by employer or sought by employee?
HEALTHY RETIREMENT PROJECT

Post-retirement/departure focus group schedule

1. Warm-up/intro
   • Describe the project in brief
   • What led to your leaving the workforce?
   • What have you done since you left work?
     Probe: retired completely, looked for work, started new job etc ....

2. Pre-retirement/departure expectations
   • How did you feel about leaving work? (hope, dread, anxiety, excited?) Why?
   • How expected (or unexpected, sudden) was your retirement?

3. Pre-retirement/departure planning
   • Do you think you were prepared for leaving the workforce?
   • What issues did you think about? Probe, if issues not raised by the group: Use of time, family adjustments, health issues, financial planning, spirituality.
   • What kind of plans did you make?
   • Were your family/business associates/work mates involved in helping you plan for departure?

4. Pre-retirement formal advice
   • Did you have any pre-retirement/departure advice?
   • What kind of advice? (financial planning from accountant or other professional, outplacement/counselling services offered by employer)
   • How helpful was this advice or counselling?

5. Retirement/departure experiences
   • How has leaving the work affect your life?
     - Social life, -relationship with your spouse/partner, financial situation, happiness, health, physical fitness, lifestyle.
   • Has leaving work affected your children’s/parents expectations of you? How?
   • Has your leaving work affected your spouse/partner’s life? How?
   • How do you feel about the way you are spending your time?
     - Did leaving work create a gap in your life?
     - Did it make room for taking up things that you’d never done before or hadn’t had time for?
     - Have you started working on any special project since you left work? (eg. home renovations, rebuilding garden, travel, making money...)
   • After leaving work, what was the hardest time for you - immediately prior, just after, several months after?
     - Why?
   • Do you feel you have adjusted well to leaving the workforce?
     - What helped you to adjust to this change?
     - What made it hard for you to adjust to this change?
   • Do you wish you could go back to work?
     - What things about work do you miss?
   • What aspects of retirement do you value most?
     - How?
     - Please explain ...
Appendix 2: Pre-retirement questionnaire ($S_0$)

A Key Centre of the Australian Research Council
Lincoln Gerontology Centre
for Education and Research
FACULTY OF HEALTH SCIENCES

HEALTHY RETIREMENT PROJECT

Q1 – KEY TO VARIABLES

Investigators:  Associate Professor David de Vaus, Professor Hal Kendig, Dr Yvonne Wells
Project Funded by:  Victorian Health Promotion Foundation

We are inviting you to take part in a new study on the transition from paid employment to retirement. We aim to find out how employed people, like yourself, think about and plan for retirement. We also want to know about any changes in health and well-being as people retire. Findings from the study will be used by the Council on the Ageing (Victoria) to develop new ways to assist people as they retire.

If you are willing to help us,
- first, complete this questionnaire which focuses on your work and your views of retirement.
- later, we will be in touch with the Human Resources Department at your workplace. If you leave your current job during 1998, we will invite you to participate in the next stage of the study. This would involve two telephone interviews 12 months apart, each of about 30 minutes.
- finally, if you retire during 1998, you may also be given the opportunity to attend a course being developed by COTA (Vic) to help people make the transition to retirement.

Your answers will be completely confidential. No information will be made available that would identify you in any way. You are also free to withdraw from the study at any time.

If you are willing to help us, please complete this questionnaire. It will probably take you 15 to 20 minutes.

Help us with our research on retirement, and you could win
- a shopping voucher worth $50
- a book voucher worth $50
- 2 bottles of Darling Park Vineyards wine.

A lottery for these prizes will be drawn early in 1999.
Any questions regarding the Healthy Retirement Project can be directed to Dr Yvonne Wells at La Trobe University on 9479 5809. In the event that you have any concerns or a query that the investigators have been unable to satisfy, you may contact: The Chairperson, Human Ethics Committee, La Trobe University, Bundoora, Victoria, 3083, or phone 9479 1443.

First, please read and sign the statement below. We need your signature to be able to contact you should you leave your current job this year.

HEALTHY RETIREMENT PROJECT -- CONSENT FORM

I have read and understood the information on the first page and above. I agree to participate in this study, realising that I may withdraw at any time. I agree that data collected for the study may be published or provided to other researchers on the condition that my name is not used. I also agree to be contacted in the event that I leave my current job within a year.

NAME (BLOCK LETTERS): ______________________________________________

ADDRESS: _______________________________________ PHONE (AH) __________

___________________________________ POSTCODE ___________

SIGNATURE: __________________________

DATE: __________________________

SIGNATURE OF PRINCIPAL INVESTIGATOR: Associate Professor David de Vaus

Now, please answer the questions below before turning to the rest of the questionnaire.

1. What is your preferred title? (Please circle one)  Mr  Mrs  Ms  Miss  Dr  Rev  Other _____

2. Please tick the appropriate box.  male  □  female  □

3. What is your date of birth?  ____/____/19___

4. What is your current occupation -- the main work for which you get paid? (Please give the full title, e.g. accountant, medical receptionist, clothing machine operator, etc.)

............................................................................................................................................................................................

5. What are the main tasks or duties involved in your job?

............................................................................................................................................................................................

Office use only  Occ.  □  □  □  □  Org.
General instructions:
Please do not take a lot of time over each question, but fill in your answers quickly. All answers will be kept completely confidential. You should feel free not to answer any question if you wish.

1. In what country were you born? (please tick one box)
   - Australia
   - Other (please write down the name of the country)
   - .............................................................

1b. If you were not born in Australia, when did you come to live here?
   - Not applicable
   - Before 1930
   - 1930-1939
   - 1940-1949
   - 1950-1959
   - 1960-1969
   - 1970-1979
   - 1980-1989
   - 1990-1998

2a. What language do you usually speak at home? (please tick one box)
   - English
   - other (please specify)

2b. If the main language you speak at home is not English, how well do you speak English?
   - not applicable
   - very well
   - well
   - not well
   - not at all

3. What year level did you achieve at school?
   - Year 9 or below
   - Year 10
   - Year 11
   - Year 12

4. What is the highest level of education you have successfully completed after leaving school?
   - Trade or apprenticeship qualification
   - Certificate (business college, TAFE)
   - Diploma
   - Degree (bachelor)
   - Postgraduate degree (PhD, Masters, postgraduate diploma)
   - Other (please specify)
5. Have you ever been divorced?

No \(\Box\) \(1\)

Yes \(\Box\) \(2\)

If so, in what year were you divorced? ...................

6. What is your current marital status? (please tick)

- married \(\Box\) \(1\)
- divorced/separated \(\Box\) \(4\)
- de facto \(\Box\) \(2\)
- never married \(\Box\) \(5\)
- widowed \(\Box\) \(3\)

Please answer the questions in this box only if you are married or have a partner

7a How old is your spouse/partner?

- 20-29 years \(\Box\) \(1\)
- 30-39 years \(\Box\) \(2\)
- 40-49 years \(\Box\) \(3\)
- 50-59 years \(\Box\) \(4\)
- 60-69 years \(\Box\) \(5\)
- 70 years or over \(\Box\) \(6\)

7b Does your spouse/partner have paid work?

No \(\Box\) \(1\)

Yes \(\Box\) \(2\)

7c If your spouse/partner works, how many paid hours per week do they actually work?

- less than 15 hours \(\Box\) \(1\)
- 15-29 hours \(\Box\) \(2\)
- 30-39 hours \(\Box\) \(3\)
- 40 hours \(\Box\) \(4\)
- 41 or more hours \(\Box\) \(5\)

7d. If your spouse/partner workers, is their job . . . (please tick one box)

- permanent \(\Box\) \(1\)
- casual \(\Box\) \(2\)
- contract (fixed term) \(\Box\) \(3\)
- Other................................................................................................ \(\Box\) \(7\)

8. Out of you and your spouse/partner, who is the main income earner? (please tick one box)

- I am the only income earner \(\Box\) \(1\)
- I am the main income earner \(\Box\) \(2\)
- My partner/spouse and I share responsibility for income \(\Box\) \(3\)
- My partner/spouse is the main income earner \(\Box\) \(4\)
- Other................................................................................................ \(\Box\) \(7\)
9a. Do you have any children? (including step-children and adopted children) (please tick one box)

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If not go to question 16

PLEASE ANSWER THE QUESTIONS IN THIS BOX ONLY IF YOU HAVE CHILDREN

9b. What age is your youngest child?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-9 years</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>10-19 years</td>
<td></td>
<td></td>
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<tr>
<td>20-29 years</td>
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<tr>
<td>30 years or over</td>
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</tr>
</tbody>
</table>

9c. If you have two or more children, what age is your oldest child?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-9 years</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>10-19 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>20-29 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>30 years or over</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

9d. Are any of your children financially dependent on you? (please tick one box)

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10. Who usually lives with you?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>I live alone</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I live with my spouse/partner only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I live with my spouse/partner and our child/children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I live with my child/children only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (please explain)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

11. What are your current living arrangements? (please tick)

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>I own the home I live in</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I am purchasing the home I live in</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My spouse/partner and I jointly own the home we live in</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My spouse/partner and I are purchasing the home we live in</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I rent my home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (please explain)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
12. In your main job, how many hours do you usually work in an average week?

<table>
<thead>
<tr>
<th>Hours</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>less than 15 hours</td>
<td>1</td>
</tr>
<tr>
<td>15–29 hours</td>
<td>2</td>
</tr>
<tr>
<td>30–39 hours</td>
<td>3</td>
</tr>
<tr>
<td>40 hours</td>
<td>4</td>
</tr>
<tr>
<td>41 or more hours</td>
<td>5</td>
</tr>
</tbody>
</table>

13. When did you start working for this employer/company?

<table>
<thead>
<tr>
<th>Period</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>before 1969</td>
<td>1</td>
</tr>
<tr>
<td>1970 - 1979</td>
<td>2</td>
</tr>
<tr>
<td>1980 - 1989</td>
<td>3</td>
</tr>
<tr>
<td>1990 - 1998</td>
<td>4</td>
</tr>
</tbody>
</table>

14. Is your main job:

- permanent   | 1
- casual      | 2
- contract (fixed term) | 4

Other (please specify)........................................................................... | 7

15. Since completing your secondary education, have you had periods of time (5 years or more altogether) outside of the paid labour force?

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>1</td>
</tr>
<tr>
<td>Yes</td>
<td>2</td>
</tr>
</tbody>
</table>

15b. If so, what were the main reasons for not working? (tick as many reasons as apply)

- Not applicable | 07
- Self-employment | 11
- Voluntary work | 12
- Unemployment | 13
- Further education | 14
- Alternative life-style | 15
- Health problems | 16
- To raise a family | 17
- To look after parents or other family members | 18
- Travel | 19

Other (please specify)........................................................................... | 20
### How true are each of the following statements? (circle one answer in each row)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th>Very true</th>
<th>Fairly true</th>
<th>Not very true</th>
<th>Not at all true</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. My job requires lots of physical effort</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>17. My job requires intense concentration or attention</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>18. My job involves a lot of stress</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>19. I have a lot of freedom to decide how to do my own work</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>20. The pay is good</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>21. The benefits are good</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>22. My chances for promotion are good</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>23. My chances for career development are good</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>24. I like my job</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>25. I enjoy the people I work with</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

### In the place where I work:

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>26. People are friendly</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>27. I feel appreciated</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>28. People pull together</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>29. Older workers are valued</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>30. This is a pleasant place to work</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>31. People tend to stay at this work-place for a long time</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>32. I feel that I fit in around here</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>33. There seems to be no future for me in this company</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

### Would you prefer to: (please tick one box)

- Work longer hours  
- Work the same hours  
- Work fewer hours

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Work longer hours</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Work the same hours</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Work fewer hours</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

### How true are each of the following statements? (circle one answer in each row)

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>35. I like to work</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>36. I feel good when I have a job</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>37. Getting recognition for my own work is important to me</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>38. Work should be the most important part of a person’s life</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>39. I can’t think well of myself unless I have a job</td>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

49
How true are each of the following statements? (circle one answer in each row)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly agree</th>
<th>Somewhat agree</th>
<th>Somewhat disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>40. It’s important to have the kind of work that gives me a chance to develop my own special abilities</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>41. Gaining the increased respect of family and friends is one of the important rewards of getting ahead in a job</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>42. Hard work makes you a better person</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>43. It’s important in a job that a person be able to see the results of their own work</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>44. The work I do is one of the most satisfying parts of my life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>45. Some of my main interests and pleasures in life are connected with my work</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>46. Work is just a way of making money</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

47a. Do you have the main responsibility in caring for someone who has a long-term illness, disability or other problem? 

Yes ☐ 1

No ☐ 2 Go to Question 48

48. If so, who do you care for?

- Husband/wife/partner ☐ 1
- Son/daughter ☐ 2
- Grandchild ☐ 3
- Mother, Father, Mother-in-law or Father-in-law ☐ 4
- Friend ☐ 5
- Other (please specify) ............................................................... ☐ 7

48. Do you look after any children aged 12 or under (who do not live with you) on a regular weekly basis?  

Yes ☐ 1

No ☐ 2

49. Do you do any voluntary work or unpaid community work on a regular basis?  

Yes ☐ 1

No ☐ 2

50. Thinking about your money situation, would you say

- I don’t have enough to make ends meet ☐ 1
- I have just enough ☐ 2
- I am comfortably off ☐ 3

51. How much have you thought about retirement?

- Hardly at all ☐ 1
- A little ☐ 2
- Some ☐ 3
- A lot ☐ 4
Now we would like to ask, as far as you have plans at this stage, what you might be doing in 1 year, 5 years, and 10 years time.

**How do you think your hours of paid work will change?** (Circle one number in each row)

<table>
<thead>
<tr>
<th></th>
<th>Work more hours</th>
<th>Work the same hours</th>
<th>Work fewer hours</th>
<th>Not work at all</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 1 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 5 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 10 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**Do you plan to change the kind of paid work you do?** (Circle one number in each row)

<table>
<thead>
<tr>
<th></th>
<th>Same kind of work</th>
<th>Slightly different kind of work</th>
<th>Very different kind of work</th>
<th>No work at all</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 1 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 5 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 10 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**How well would you be able to make ends meet if you retired in one year’s time, in 5 years time or in 10 years time?** (Circle one number in each row)

<table>
<thead>
<tr>
<th></th>
<th>Not enough to make ends meet</th>
<th>Just enough</th>
<th>Enough to live comfortably</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 1 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>In 5 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>In 10 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

**How likely is it that you would retire if you lost your job?** (Circle one number in each row)

<table>
<thead>
<tr>
<th></th>
<th>Very likely to retire</th>
<th>Fairly likely to retire</th>
<th>Don’t know</th>
<th>Fairly unlikely to retire</th>
<th>Very unlikely to retire</th>
</tr>
</thead>
<tbody>
<tr>
<td>In 1 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 5 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>In 10 years time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

**64. If you had the choice, at what age would you like to retire?**

- I would like to keep working and never retire [ ] 1
- I would like to retire when I am 50-54 years old [ ] 2
- I would like to retire when I am 55-59 years old [ ] 3
- I would like to retire when I am 60-64 years old [ ] 4
- I would like to retire when I am 65-69 years old [ ] 5
- I would like to retire when I am 70 or more years old [ ] 6
65a. Do you expect ever to retire?  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Don't know</td>
<td>8</td>
</tr>
</tbody>
</table>

*If not, go to Question 78*

---

**ANSWER THE QUESTIONS IN THIS BOX ONLY IF YOU EXPECT TO RETIRE AT SOME STAGE**

65b. At what age do you expect to retire?  

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>I expect to retire when I am 50-54 years old</td>
<td>1</td>
</tr>
<tr>
<td>I expect to retire when I am 55-59 years old</td>
<td>2</td>
</tr>
<tr>
<td>I expect to retire when I am 60-64 years old</td>
<td>3</td>
</tr>
<tr>
<td>I expect to retire when I am 65-69 years old</td>
<td>4</td>
</tr>
<tr>
<td>I expect to retire when I am 70 or more years old</td>
<td>5</td>
</tr>
</tbody>
</table>

65c. Do you think that you will go to a course to help you prepare for retirement before you retire?  

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Definitely not</td>
<td>1</td>
</tr>
<tr>
<td>Probably not</td>
<td>2</td>
</tr>
<tr>
<td>Possibly</td>
<td>3</td>
</tr>
<tr>
<td>Probably will</td>
<td>4</td>
</tr>
<tr>
<td>Definitely will</td>
<td>5</td>
</tr>
</tbody>
</table>

65d. When you retire, are you likely to move house to move house or stay living where you are?  

<table>
<thead>
<tr>
<th>Option</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Move</td>
<td>1</td>
</tr>
<tr>
<td>Stay</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
</tr>
</tbody>
</table>

65e. Do you expect your spouse/partner to retire at about the same time that you do?  

<table>
<thead>
<tr>
<th>Answer</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>8</td>
</tr>
<tr>
<td>Not applicable</td>
<td>9</td>
</tr>
</tbody>
</table>

---

66. How well did retirement work out for your father?  

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very well</td>
<td>1</td>
</tr>
<tr>
<td>Fairly well</td>
<td>2</td>
</tr>
<tr>
<td>Not very well</td>
<td>3</td>
</tr>
<tr>
<td>Don't know</td>
<td>8</td>
</tr>
<tr>
<td>Not applicable</td>
<td>9</td>
</tr>
</tbody>
</table>

67. How well did retirement work out for your mother?  

<table>
<thead>
<tr>
<th>Opinion</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very well</td>
<td>1</td>
</tr>
<tr>
<td>Fairly well</td>
<td>2</td>
</tr>
<tr>
<td>Not very well</td>
<td>3</td>
</tr>
<tr>
<td>Don't know</td>
<td>8</td>
</tr>
<tr>
<td>Not applicable</td>
<td>9</td>
</tr>
</tbody>
</table>
This section asks you to think about what you think your retirement may be like. Please circle the number that shows how much you disagree or agree with each statement.

<table>
<thead>
<tr>
<th></th>
<th>Strongly agree</th>
<th>Agree</th>
<th>Neutral</th>
<th>Disagree</th>
<th>Strongly disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>68. I look forward to retirement as a pleasant time of life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>69. My life after retirement will be very similar to my life now</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>70. Retirement will be a time to relax</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>71. Retirement will be the welcome beginning of a new stage of my life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>72. Nothing will be able to replace work in my life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>73. Retirement will free me from the demands of other people</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>74. Retirement will be a time to do what I want</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>75. Most people are happy in retirement</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Below is a list of things that some people say they look forward to in retirement. For each one please indicate how much you look forward to it.

<table>
<thead>
<tr>
<th></th>
<th>A lot</th>
<th>Quite a lot</th>
<th>A little</th>
<th>Not at all</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>76. Less pressure</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>77. Taking it easy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>78. Having more time with my spouse/partner</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>79. Spending more time with my children or grandchildren</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>80. Spending more time on hobbies or sports</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>81. Having more time for volunteer work</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>82. Having the chance to travel</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>83. Being my own boss</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Now for some things that worry some people about retirement. Please indicate how much they worry you.

<table>
<thead>
<tr>
<th></th>
<th>Worry a lot</th>
<th>Worry somewhat</th>
<th>Worry a little</th>
<th>Worry not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>84. Being bored, having too much time on my hands</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>85. Not doing anything productive or useful</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>86. Missing people I work with</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>87. Becoming ill or disabled</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>88. Not having enough income to get by</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>89. Inflation and the cost of living</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>
90. How important to you are the things you do outside work?  
   Extremely important □ 1  
   Moderately important □ 2  
   Not very important □ 3

91. How much do you enjoy the time you spend at home?  
   A lot □ 1  
   A little □ 2  
   Not much □ 3

92. Which of these statements is most true for you?  
   I do not have enough spare time □ 1  
   I have just about the right amount of spare time □ 2  
   I have too much spare time □ 3

93. How would you rate your health?  
   Excellent □ 1  
   Very good □ 2  
   Good □ 3  
   Fair □ 4  
   Poor □ 5

<table>
<thead>
<tr>
<th></th>
<th>Very frequently</th>
<th>Frequently</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>94. Apart from the time when you are at work, how often do you do things that you really enjoy?</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>95. Outside work time, how often do you feel bored?</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>96. How often do you feel happy?</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Thank you very much for your help in completing this questionnaire

Please place it in the stamped addressed envelope provided and post it as soon as possible to:

Lincoln Gerontology Centre  
La Trobe University  
Bundoora Vic 3083

If you have any questions or concerns, please phone Yvonne on 9479 5809.
Appendix 3: At-retirement questionnaire (T₀)

HEALTHY RETIREMENT PROJECT

Questionnaire 2: Telephone interview at retirement

b15
What is your current marital status?
- Married ☐ 1
- De facto ☐ 2
- Widowed ☐ 3
- Divorced/separated ☐ 4
- Never married ☐ 5

b16
If you have a spouse/partner, does he/she work:
- Full-time ☐ 1
- Part-time ☐ 2
- Fully retired ☐ 3
- Partially retired ☐ 4
- Not in paid work but not retired ☐ 5

b11
Are you retiring fully, partially or not at all?
- Fully ☐ 1
- Yes, partially ☐ 2
- Retiring, but not sure if fully or partially ☐ 3
- No, not retiring ☐ 4

IF YOU ARE NOT RETIRING, GO TO QUESTION b48

RETIREMENT ISSUES

b12
What will be your last working day?
- ________/______/______
  Day  Month  Year

b14
How far ahead did you know when you would be retiring?
- Years ahead ☐ 1
- Months ahead ☐ 2
- Weeks ahead ☐ 3
- Less than a week ☐ 4

b13
Are you retiring between October and December?
- Yes ☐ 1
- No ☐ 2
There are several reasons why people might decide to retire. What reasons do you have for retiring?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Eligible for age pension</td>
<td>1</td>
</tr>
<tr>
<td>b</td>
<td>Enough income to retire or begin to retire</td>
<td>1</td>
</tr>
<tr>
<td>c</td>
<td>Offered an early retirement package</td>
<td>1</td>
</tr>
<tr>
<td>d</td>
<td>Being made redundant or dismissed or contract is ending</td>
<td>1</td>
</tr>
<tr>
<td>e</td>
<td>Felt pressure from employer or others at work to retire</td>
<td>1</td>
</tr>
<tr>
<td>f</td>
<td>Can’t find alternative work</td>
<td>1</td>
</tr>
<tr>
<td>g</td>
<td>Do not like my work</td>
<td>1</td>
</tr>
<tr>
<td>h</td>
<td>Want to do other things</td>
<td>1</td>
</tr>
<tr>
<td>i</td>
<td>Want to spend more time with family</td>
<td>1</td>
</tr>
<tr>
<td>j</td>
<td>Spouse/partner retired or about to retire</td>
<td>1</td>
</tr>
<tr>
<td>k</td>
<td>Felt pressure from spouse/partner to retire</td>
<td>1</td>
</tr>
<tr>
<td>l</td>
<td>Poor health</td>
<td>1</td>
</tr>
<tr>
<td>m</td>
<td>Spouse/partner has poor health</td>
<td>1</td>
</tr>
<tr>
<td>n</td>
<td>Parents or other family have poor health</td>
<td>1</td>
</tr>
<tr>
<td>o</td>
<td>Doctor suggested I retire</td>
<td>1</td>
</tr>
<tr>
<td>p</td>
<td>Other (please specify)</td>
<td></td>
</tr>
</tbody>
</table>

Of the reasons you indicated above, which is the MAIN reason why you are retiring?

**TICK ONE BOX ONLY**

<table>
<thead>
<tr>
<th>Reason</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for age pension</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enough income to retire or begin to retire</td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offered an early retirement package</td>
<td></td>
<td></td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Being made redundant or dismissed or contract is ending</td>
<td></td>
<td></td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Felt pressure from employer or others at work to retire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
</tr>
<tr>
<td>Can’t find alternative work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>6</td>
</tr>
<tr>
<td>Do not like my work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>7</td>
</tr>
<tr>
<td>Want to do other things</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>Want to spend more time with family</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>9</td>
</tr>
<tr>
<td>Spouse/partner retired or about to retire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>Felt pressure from spouse/partner to retire</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>Spouse/partner has poor health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>12</td>
</tr>
<tr>
<td>Parents or other family have poor health</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>13</td>
</tr>
<tr>
<td>Other (please specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>14</td>
</tr>
</tbody>
</table>

How true or false is the following statement for you? I am happy to be retiring!

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very true</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>True</td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither true nor false</td>
<td></td>
<td></td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>False</td>
<td></td>
<td></td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Very false</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
</tr>
</tbody>
</table>

How hard was it to make up your mind about retiring?

<table>
<thead>
<tr>
<th></th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very hard</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hard</td>
<td></td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neither hard nor easy</td>
<td></td>
<td></td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Easy</td>
<td></td>
<td></td>
<td></td>
<td>4</td>
<td></td>
</tr>
<tr>
<td>Very easy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>5</td>
</tr>
</tbody>
</table>
b23
How much say have you had in the TIMING of your retirement?
Complete say ☐ 1
A lot of say ☐ 2
Little say ☐ 3
No say at all ☐ 4

b25
How much have you discussed the timing of your retirement with:
<table>
<thead>
<tr>
<th></th>
<th>A lot</th>
<th>Some</th>
<th>A little</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Your spouse/partner or family</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b Your friends</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c People at work</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d A financial adviser</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>e Your doctor</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

b26
Compared with most people you know, would you say you are retiring?
Too early ☐ 1
About right ☐ 2
Too late ☐ 3

b27
What do you think is the best age to retire?

b28
How well do you consider that you are prepared for retirement?
Extremely well ☐ 1
Very well ☐ 2
Moderately well ☐ 3
Not very well ☐ 4
Not at all well ☐ 5

b31
Some people report having to think about various issues when they retire. How much have you thought about the following?
<table>
<thead>
<tr>
<th></th>
<th>A lot</th>
<th>Some</th>
<th>A little</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Your retirement income</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b How to spend/invest lump sums</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c Keeping healthy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d Getting on with family members</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>e How to use your time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

b33
Some people do different things to get ready for retirement. For example, have you:
<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Fixed the house or car?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b Bought new furniture or whitegoods?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>c Made a will or updated it?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>d Other (please specify)</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
b35
How much have you discussed what you will do when you retire with:

A lot  A little Not at all

a  Your spouse/partner or family  1  2  3
b  Your friends  1  2  3
c  People at work  1  2  3
d  A financial adviser  1  2  3
e  Your doctor  1  2  3

Pre-retirement Courses/Seminars

b36
Have you taken part in:

Any course or seminar to help you plan for retirement, including superannuation or financial planning?  Yes  No

IF YOU haven’t taken part in any course or seminar, GO TO QUESTION b43

b37
Was the seminar sponsored by your employer?
For example did your employer pay for you to go, or organised a course at your workplace?  Yes  No

b38
Think of the best course or seminar on planning for retirement that you have been to. Who organised the course or seminar? ………………………………………………………………………………………………

b39
How long did this course or seminar take?

Half a day  1
A whole day  2
Several sessions spaced some time apart  3
Other (please specify)  4

b40
How useful was this course or seminar?

Very useful  1
Mildly useful  2
Not at all useful  3

b41
What were the most useful aspects of the course or seminar?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Income, finances or taxation</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>b Pensions or social security</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>c How to spend or invest any lump sum</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>d Your will</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>e Having enduring power of attorney</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>f Looking after the house and car</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>g Keeping healthy</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>h Getting on with family members</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>i How I’ll use my time</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>j A chance to talk with people with similar concerns</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>k A boost to my self-confidence</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>l Other (please specify)</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>m Nothing</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

b42
Can you suggest other areas or topics that you would like to have seen included in the pre-retirement course or seminar you attended?  

<table>
<thead>
<tr>
<th>Topic</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Income, finances or taxation</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>b. Pensions or social security</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>c. How to spend or invest any lump sum</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>d. Your will</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>e. Having enduring power of attorney</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>f. Looking after the house and car</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>g. Keeping healthy</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>h. Getting on with family members</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>i. How I'll use my time</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>j. A chance to talk with people with similar concerns</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>k. A boost to my self-confidence</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>l. Other (please specify)</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>m. Nothing</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

PLEASE GO TO QUESTION b45

b43  
If you did not attend any pre-retirement course or seminar, what was the reason?  

<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Did not know they existed</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>b. None organised by my company</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>c. None organised in my area</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>d. Unable to attend for health or work reasons</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>e. Did not think it would be worthwhile</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>f. No need, everything already worked out</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>g. Retirement/redundancy happened without warning</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>h. Didn’t get around to it</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>i. Other (please specify)</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

b44  
What topics might you be interested in?  

<table>
<thead>
<tr>
<th>Topic</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Income, finances or taxation</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>b. Pensions or social security</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>c. How to spend or invest any lump sum</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>d. Your will</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>e. Having enduring power of attorney</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>f. Looking after the house and car</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>g. Keeping healthy</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>h. Getting on with family members</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>i. How I'll use my time</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>j. A chance to talk with people with similar concerns</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>k. A boost to my self-confidence</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>l. Other (please specify)</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>m. Nothing</td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>
b45
What will be the main source of your income when you retire? TICK ONE BOX ONLY
a Unemployment benefit 1
b Aged or other government pension 2

c Sickness or other benefit 3
d Superannuation or life assurance 4
e Investments, interest or shares 5
f Part-time work 6
g Income from a property or business 7
h Savings or sale of assets 8
i Someone else's income (e.g. spouse, relative) 9
j Other (please specify) 10

b46
When you will retire, do you expect your living standards to increase or decrease?
Increase a lot 1
Increase somewhat 2
Stay the same as now 3
Decrease somewhat 4
Decrease a lot 5

PLEASE GO TO QUESTION b55

WORK

b48
There are several reasons why people might decide to leave their job. What reasons do you have for leaving your job? CIRCLE EITHER YES OR NO TO ALL QUESTIONS

<table>
<thead>
<tr>
<th>Reason</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Offered an early retirement package</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>b Offered a redundancy package</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>c Being made redundant or dismissed, or contract is ending</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>d Felt pressure from an employer or other people at work to leave this job</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>e Have a better job to go to with more responsibility</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>f Have a better job to go to with more money</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>g Have a better job to go to with less hard work</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>h Have a better job to go to with more congenial or interesting work</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>i Have a better job to go to with shorter hours</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>j Have a better job to go to generally</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>k Have another job to go to although it is not better</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>l Do not like my work</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>m Want to do other things</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>n Want to spend more time with the family</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>o Felt pressure from my spouse/partner to leave this job</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>p Poor health</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>q My spouse/partner has poor health</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>r My parents or other family members have poor health</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>s Doctor suggested I leave this job</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>t Other (please specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b49
Of the reasons listed above, which is the MAIN reason why you are leaving your job?
TICK ONE BOX ONLY
- Offered an early retirement package □
- Offered a redundancy package □
- Being made redundant or dismissed, or contract is ending □
- Felt pressure from an employer or other people at work to leave this job □
- Have a better job to go to with more responsibility □
- Have a better job to go to with more money □
- Have a better job to go to and the work is not as hard □
- Have a better job to go to with more congenial or interesting work □
- Have a better job to go to with shorter hours □
- Have a better job to go to generally □
- Have another job to go to although it is not better □
- Do not like my work □
- Want to do other things □
- Want to spend more time with the family □
- Felt pressure from my spouse/partner to leave this job □
- Poor health □
- Spouse/partner has poor health □
- Parents or other family members have poor health □
- Doctor suggested I leave this job □
- Other (please specify) □

b50
How far ahead did you know when you would be leaving your job?
- Years ahead □
- Months ahead □
- Weeks ahead □
- Less than a week □

b51
How much say have you had in the TIMING of when you are leaving your job?
- Complete say □
- A lot of say □
- Little say □
- No say at all □

b52
How true or false is this statement: I am happy to be leaving my job!
- Very true □
- True □
- Neither true nor false □
- False □
- Very false □

b53
Have you had any assistance with:
- Finding another job, such as outplacement counselling? Yes No 1 0

b54
If you have had assistance, how useful was it?
- Very useful □
- Mildly useful □
- Not at all useful □
INCOME

b56
Thinking about your personal income BEFORE tax deductions
How much did you earn in the 1997-1998 financial year? $_____
INCLUDE all sources of income received personally plus business or farm profit BEFORE tax.

b57
Was this weekly, fortnightly monthly yearly or nothing at all?
  Weekly □ 1
  Fortnightly □ 2
  Monthly □ 3
  Yearly □ 4
  Nothing □ 5

b58
Estimated income

b59
If you have a spouse or partner, what was his/her income BEFORE tax deductions,
    How much did he/she earn in the 1997-1998 financial year? $_____
    INCLUDE all sources of income.

b60
Was this weekly, fortnightly monthly yearly or nothing at all?
  Weekly □ 1
  Fortnightly □ 2
  Monthly □ 3
  Yearly □ 4
  Nil or Negative □ 5

b61
Estimated income of partner

HEALTH ISSUES

b63
Would you say that for someone of your own age your health, in general, is:
  Excellent □ 1
  Very good □ 2
  Good □ 3
  Fair □ 4
  Poor □ 5

b64
How much do health problems restrict the kind of work you can do or your leisure activities?
  A lot □ 1
  Some □ 2
  A little □ 3
  Not at all □ 4
Below you will find a list of words that describe different feelings and emotions you might have experienced over the past year. How often during the past year have you felt:

<table>
<thead>
<tr>
<th>Feeling</th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Frequently</th>
<th>Very Frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Happy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b Interested</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c Energetic</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d Content</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e Warm-hearted</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f Sad</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g Annoyed</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>h Worried</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>i Irritated</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>j Depressed</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>k Bored</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>l Lonely</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>m Stressed</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

Below is a list of statements. How much do you agree or disagree with these statements?

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Mixed Feelings</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a I can do just about anything I really set my mind to</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b Sometimes I feel that I am being pushed around in life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c There is really no way I can solve the problems I have</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d On the whole I am satisfied with myself</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e At times I think I am no good at all</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f I feel that I have a number of good qualities</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g I am able to do things as well as most other people</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>h In uncertain times I usually expect the best</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>i If something can go wrong for me, it will</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>j I always look on the bright side of things</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>k I’m always optimistic about my future</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

If you have a spouse or partner, would you say that your marriage/relationship was happier, about the same, or less happy than most marriages/relationships?

- Happier □ 1
- About the same □ 2
- Less happy □ 3
If you have a spouse or partner, how often do both of you do the following things together?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Enjoy an outing together</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b</td>
<td>Work together on something</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c</td>
<td>Calmly discuss something</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d</td>
<td>Have a stimulating exchange of ideas</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>e</td>
<td>Laugh together</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>f</td>
<td>Get on each other's nerves</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>g</td>
<td>Quarrel</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

How physically active are you compared with most people your age?

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>More physically active</td>
<td>☐</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>About the same</td>
<td>☐</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Less physically active</td>
<td>☐</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

How often do you do light exercise like walking, dancing or exercises?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>☐</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three or more times a week</td>
<td>☐</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once or twice a week</td>
<td>☐</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once to three times a month</td>
<td>☐</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than once a month</td>
<td>☐</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not at all</td>
<td>☐</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How often do you participate in vigorous physical exercise or sport, such as aerobics, running, swimming or bicycling?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>☐</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three or more times a week</td>
<td>☐</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once or twice a week</td>
<td>☐</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once to three times a month</td>
<td>☐</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than once a month</td>
<td>☐</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not at all</td>
<td>☐</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Do you expect any changes to your exercise patterns when you retire?

<p>| | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>No change</td>
<td>☐</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Less exercise</td>
<td>☐</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>More exercise</td>
<td>☐</td>
<td>3</td>
<td></td>
</tr>
</tbody>
</table>

How often do you do heavy housework like scrubbing floors or washing windows?

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Daily</td>
<td>☐</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Three or more times a week</td>
<td>☐</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once or twice a week</td>
<td>☐</td>
<td>3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Once to three times a month</td>
<td>☐</td>
<td>4</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than once a month</td>
<td>☐</td>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not at all</td>
<td>☐</td>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b79
How often do you feel rested when you wake in the morning?
- Most of the time 1
- Some of the time 2
- Hardly ever 3
- Never 4

b80
Do you expect any changes to your sleep when you retire?
- No change 1
- Less sleep 2
- More sleep 3
- More regular sleep 4

b81
How has your appetite been in the last month?
- Very good 1
- Good 2
- Fair 3
- Poor 4

b82
How healthy would you say your diet is?
- Very healthy 1
- Fairly healthy 2
- Not so healthy 3
- Not at all healthy 4

b83
Do you expect any changes to your diet?
- No change 1
- Improve diet 2
- Eat less 2
- Eat more 3
- More regular meals 4

b84
Would you say you are:
- Overweight 1
- About right 2
- Underweight 3

b85
Do you expect any changes to your weight?
- No change 1
- Lose weight 2
- Gain weight 3

b86
How often would you drink alcohol?
- Never 1
- Once a week 2
- 1-3 times a week 3
- 4-6 times a week 4
- Every day 5
b87
If you drink alcohol, how many drinks would you usually have?

- One drink  □  1
- Two drinks  □  2
- Three drinks  □  3
- Four or more drinks  □  4

b88
Do you expect any changes to your drinking when you retire?

- No change  □  1
- Drink less alcohol  □  2
- Drink more alcohol  □  3

b89
Do you currently smoke?  
Yes  No

  1  0

b91
If you smoke, how many cigarettes do you smoke per day?  

Number of cigarettes  __________

b92
Do you expect any changes to your smoking when you retire?

- No change  □
- Smoke less  □
- Smoke more  □

b93
Have you been to see a doctor for a check-up in the past year?

Yes  No

In the past year?

b94
Do you expect any changes to your medical check-ups when you retire?

- No change  □
- Fewer check-ups  □
- More check-ups  □

SOCIAL ACTIVITY

b96
How socially active are you compared with most people your age?

- More socially active  □
- About the same  □
- Less socially active  □

b99
Please tell me whether each of the following statements is NOT TRUE, PARTLY TRUE or CERTAINLY TRUE for you.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Not True</th>
<th>Partly True</th>
<th>Certainly True</th>
</tr>
</thead>
<tbody>
<tr>
<td>a There are people in my life who accept me just as I am</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>b There are people in my life who can be relied on no matter what happen</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>c I have someone I can confide in about things that are important to me</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>d I have enough real friends</td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
### FAMILY

**b101**
Is your mother still alive?  
Yes  No  
1   0

**b102**
Is your father still alive?  
Yes  No  
1   0

**b105a**
Think about all the people in your family and your SPOUSE/PARTNER's family.  
Apart from your spouse:  
Can you rely on anyone in your family for practical help when you need it?  
Yes  Sometimes  No  
1   2   3

**b106a**
IF YES, who is the person you rely on most: (TICK ONE BOX ONLY)

- **a** My child/step-child  
  - **1**
- **b** My father  
  - **2**
- **c** My spouse/partner’s father  
  - **3**
- **d** My mother  
  - **4**
- **e** My spouse/partner’s mother  
  - **5**
- **f** My brother  
  - **6**
- **g** My spouse/partner’s brother  
  - **7**
- **h** My sister  
  - **8**
- **i** My spouse/partner’s sister  
  - **9**
- **j** My grandfather  
  - **10**
- **k** My grandmother  
  - **11**
- **l** My grandson  
  - **12**
- **m** My granddaughter  
  - **13**
- **n** Other male relative  
  - **14**
- **o** Other female relative  
  - **15**
- **p** Other male non-relative  
  - **16**
- **q** Other female non-relative  
  - **17**

**b105b**
Do you confide in anyone in your family  
Yes  No  
1   0
**b106b**

IF YES, who is the person you confide in most? (TICK ONE BOX ONLY)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>My child/step-child</td>
<td>1</td>
</tr>
<tr>
<td>b</td>
<td>My father</td>
<td>2</td>
</tr>
<tr>
<td>c</td>
<td>My spouse/partner’s father</td>
<td>3</td>
</tr>
<tr>
<td>d</td>
<td>My mother</td>
<td>4</td>
</tr>
<tr>
<td>e</td>
<td>My spouse/partner’s mother</td>
<td>5</td>
</tr>
<tr>
<td>f</td>
<td>My brother</td>
<td>6</td>
</tr>
<tr>
<td>g</td>
<td>My spouse/partner’s brother</td>
<td>7</td>
</tr>
<tr>
<td>h</td>
<td>My sister</td>
<td>8</td>
</tr>
<tr>
<td>i</td>
<td>My spouse/partner’s sister</td>
<td>9</td>
</tr>
<tr>
<td>j</td>
<td>My grandfather</td>
<td>10</td>
</tr>
<tr>
<td>k</td>
<td>My grandmother</td>
<td>11</td>
</tr>
<tr>
<td>l</td>
<td>My grandson</td>
<td>12</td>
</tr>
<tr>
<td>m</td>
<td>My granddaughter</td>
<td>13</td>
</tr>
<tr>
<td>n</td>
<td>Other male relative</td>
<td>14</td>
</tr>
<tr>
<td>o</td>
<td>Other female relative</td>
<td>15</td>
</tr>
<tr>
<td>p</td>
<td>Other male non-relative</td>
<td>16</td>
</tr>
<tr>
<td>q</td>
<td>Other female non-relative</td>
<td>17</td>
</tr>
</tbody>
</table>

**b105c**

Do you feel pressure from anyone in your family? 

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

**b106c**

IF YES, who is the person who pressures you the most? (TICK ONE BOX ONLY)

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>My child/step-child</td>
<td>1</td>
</tr>
<tr>
<td>b</td>
<td>My father</td>
<td>2</td>
</tr>
<tr>
<td>c</td>
<td>My spouse/partner’s father</td>
<td>3</td>
</tr>
<tr>
<td>d</td>
<td>My mother</td>
<td>4</td>
</tr>
<tr>
<td>e</td>
<td>My spouse/partner’s mother</td>
<td>5</td>
</tr>
<tr>
<td>f</td>
<td>My brother</td>
<td>6</td>
</tr>
<tr>
<td>g</td>
<td>My spouse/partner’s brother</td>
<td>7</td>
</tr>
<tr>
<td>h</td>
<td>My sister</td>
<td>8</td>
</tr>
<tr>
<td>i</td>
<td>My spouse/partner’s sister</td>
<td>9</td>
</tr>
<tr>
<td>j</td>
<td>My grandfather</td>
<td>10</td>
</tr>
<tr>
<td>k</td>
<td>My grandmother</td>
<td>11</td>
</tr>
<tr>
<td>l</td>
<td>My grandson</td>
<td>12</td>
</tr>
<tr>
<td>m</td>
<td>My granddaughter</td>
<td>13</td>
</tr>
<tr>
<td>n</td>
<td>Other male relative</td>
<td>14</td>
</tr>
<tr>
<td>o</td>
<td>Other female relative</td>
<td>15</td>
</tr>
<tr>
<td>p</td>
<td>Other male non-relative</td>
<td>16</td>
</tr>
<tr>
<td>q</td>
<td>Other female non-relative</td>
<td>17</td>
</tr>
</tbody>
</table>

**b105d**

Do you feel close to anyone in your family? 

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

1 0
b106d
IF YES, who is the person you feel closest to? TICK ONE BOX ONLY
a   My child/step-child  1
b   My father  2
c   My spouse/partner's father  3
d   My mother  4
e   My spouse/partner's mother  5
f   My brother  6
g   My spouse/partner's brother  7
h   My sister  8
i   My spouse/partner's sister  9
j   My grandfather  10
k   My grandmother  11
l   My grandson  12
m   My granddaughter  13
n   Other male relative  14
o   Other female relative  15
p   Other male non-relative  16
q   Other female non-relative  17

b105e
Do you have conflicts with anyone in your family? Yes No
1 0

b106e
IF YES, who is the person you have the most conflicts with? TICK ONE BOX ONLY
a   My child/step-child  1
b   My father  2
c   My spouse/partner's father  3
d   My mother  4
e   My spouse/partner's mother  5
f   My brother  6
g   My spouse/partner's brother  7
h   My sister  8
i   My spouse/partner's sister  9
j   My grandfather  10
k   My grandmother  11
l   My grandson  12
m   My granddaughter  13
n   Other male relative  14
o   Other female relative  15
p   Other male non-relative  16
q   Other female non-relative  17
b109
**How strongly do you agree or disagree with these statements about your neighbourhood.**

<table>
<thead>
<tr>
<th></th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Mixed Feelings</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>I would be really sorry if I had to move away from the people in this neighbourhood</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b</td>
<td>I have a lot in common with the people in this neighbourhood</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c</td>
<td>People in this neighbourhood make it a difficult place to live in</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d</td>
<td>I am good friends with many people in this neighbourhood</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

b110
**Do you plan to move house within the next year?**

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

b113
**How satisfied or dissatisfied are you with the following areas of your life?**

<table>
<thead>
<tr>
<th></th>
<th>Very satisfied</th>
<th>Satisfied</th>
<th>Mixed Feelings</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Your neighbourhood</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>b</td>
<td>Your own health and physical condition</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>c</td>
<td>Your financial situation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>d</td>
<td>Your friendships</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>e</td>
<td>Your marriage or relationship</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>f</td>
<td>Your family life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>g</td>
<td>The way you handle problems that come up in your life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>h</td>
<td>Your housing</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

b114
**Think of someone you know who you think had a really good retirement.**

**What is it about that person’s retirement which made it really good?**

_______________________________________
CONCLUSION

b116
The Council on the Ageing (Victoria) is developing a new program to assist people who retire.
This program is free of charge to people like yourself who have participated in the research project.
Would you be interested in knowing more about this program, or in taking part? Yes No
We will pass your name and telephone number to the person co-ordinating the
program if you say yes.

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

b117
Thank you very much for your help.
We hope to return to people in about twelve months time to see how things may have changed for you.
Would you be prepared to participate again? Yes No

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

Would you mind giving us the name and telephone number of a relative or friend who doesn’t live with you, just in
case we have trouble finding you in twelve months time?

Name: ____________________________
Relationship: ____________________________
Phone: ( )________________________

If you think that there is some further information or comment that you would like to make, please feel free to write
below:
__________________________________________ ____________________________________________

THANK YOU FOR PARTICIPATING
Appendix 4: One year after retirement questionnaire (T_{12})

HEALTHY RETIREMENT PROJECT

QUESTIONNAIRE 4

d1a
When we interviewed you earlier, you said that you were planning to retire or leave your job. What happened? Do you consider that you ... ?

- Retired □ 1
- Partially Retired □ 2
- Were made redundant □ 3
- Left your job (but didn’t retire) □ 4
- Continued to work (postponed retirement) □ 5
- Other: *(Please specify)* □ 6


d1b
When did you leave your last job?

- January □ 1
- February □ 2
- March □ 3
- April □ 4
- May □ 5
- June □ 6
- July □ 7
- August □ 8
- September □ 9
- October □ 10
- November □ 11
- December □ 12


d1c
And which year?

Year: ______________________


d1d
Who was your last employer?

__________________________________________
### Section 2: Work

**d1e**
What sector was your employment?
- Commonwealth Government □ 1
- State or Territory Government □ 2
- Local Government □ 3
- Private Sector □ 4
- Other: *Please specify* □ 5

**d2a**
Currently, are you doing any paid work?
- Yes □ 1
- No □ 2

**d2b**
If you are currently in paid work, are you ...?
- an Employee □ 1
- an Employer □ 2
- Self-employed □ 3
- Other: *Please specify* □ 4

**d2c**
What is/was your occupation?
__________________________________________

**d2d**
How many hours do you work in an average week?
Number of hours per week: ________________

**d2e**
Are you looking for other work or extra work?
- Yes □ 1
- No □ 2

**d2f**
If you are looking for other or extra work, are you looking for full-time or part-time work?
- Full-time □ 1
- Part-time □ 2
- Don’t know □ 3

**d2g**
What type of work are you seeking?
- Permanent position □ 1
- Contract position □ 2
- Self-employment □ 3
- Other: *Please specify* □ 4
SECTION 3
MOVING HOUSE

d3a
Have you changed address in the last year?

Yes  □  1
No    □  2

d3b
If you have changed address in the last year, why did you change? *(Please tick as many as apply)*

- Smaller residence  □  1
- More convenient house □  2
- Location closer to family □  3
- Better environment □  4
- Cheaper place to live □  5
- Closer to work □  6
- Other: *Please specify* □  7
- Don’t know □  8

d3c
Overall, did the move make much difference to the extent to which you could keep in touch with family and friends?

- Much harder □  1
- A bit harder □  2
- Same □  3
- A bit easier □  4
- Much easier □  5
- Don’t know □  6

SECTIONS 4 & 18
SPOUSES & PARTNERS

d4a
What is your current marital status?

- Married □  1
- De facto □  2
- Widowed □  3
- Divorced/separated □  4
- Never married □  5

d4b
If you have a spouse/partner, does he/she work ... ?

- Full-time □  1
- Part-time □  2
- Not working □  3

d4c
Would you consider that your spouse/partner is ... ? *(Please tick as many as apply)*

- Not retired □  1
- Retired □  2
- Partially retired □  3
- About to retire □  4
- Not considering retirement □  5
- Not working □  6
- Other: *Please specify* □  7
If your spouse/partner is fully or partially retired, when did this occur?

January 1
February 2
March 3
April 4
May 5
June 6
July 7
August 8
September 9
October 10
November 11
December 12

And which year?
Year: ____________________

How often do you and your spouse or partner ...

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Frequently</th>
<th>Very frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Enjoy an outing together?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b Work on something together?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c Calmly discuss something?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d Have a stimulating exchange of ideas?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e Laugh together?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f Get on each others’ nerves?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g Quarrel?</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

How happy is your relationship now compared with before you retired?

<table>
<thead>
<tr>
<th></th>
<th>Happier</th>
<th>About the same</th>
<th>Less happy</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

Have you had any problems or difficulties since you retired or left work? (Please tick as many as apply)

<table>
<thead>
<tr>
<th></th>
<th>Financial</th>
<th>Boredom</th>
<th>Loneliness</th>
<th>Relationship with spouse/partner</th>
<th>Relationship with family</th>
<th>Lack of purpose</th>
<th>Lack of self-confidence</th>
<th>Other: Please specify</th>
<th>No answer</th>
<th>Don’t know</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
<td>7</td>
<td>8</td>
<td>9</td>
<td>10</td>
</tr>
</tbody>
</table>

SECTIONS 5 & 6
PROBLEMS AND BENEFITS
d6a
Have you experienced any benefits since you retired or left work? (Please tick as many as apply)
- Less stress and pressure □ 1
- More time for spouse/partner □ 2
- More time for family □ 3
- More time for other activities □ 4
- Less time spent doing things that I didn’t enjoy □ 5
- Other: Please specify □ 6
- Don’t know □ 7
- No answer □ 8

d6b
How have you found the last 12 months?
- Very easy □ 1
- Rather easy □ 2
- Neither easy or difficult □ 3
- Rather difficult □ 4
- Very difficult □ 5

Go to Section 8 if no spouse or partner

SECTION 7
SPOUSE/PARTNER ISSUES

d7a
Has your spouse/partner had any problems or difficulties since you retired or left work? (Please tick as many as apply)
- Financial □ 1
- Boredom □ 2
- Loneliness □ 3
- Relationship with me □ 4
- Relationship with family □ 5
- Lack of purpose □ 6
- Lack of self-confidence □ 7
- Other: Please specify □ 8

d7b
What have been the benefits of your retirement for your spouse/partner? (Please tick as many as apply)
- Less stress and pressure □ 1
- More time for family □ 2
- More time for other activities □ 3
- I have taken over household duties □ 4
- I have more time to spend with spouse/partner □ 5
- I have more time for other activities □ 6
- Other: Please specify □ 7
How has your spouse/partner found the last 12 months?

- Very easy □ 1
- Rather easy □ 2
- Neither easy or difficult □ 3
- Rather difficult □ 4
- Very difficult □ 5

SECTION 8
FEELINGS

The following are statements which people have made about what it feels like to leave a job and retire. How much would you agree or disagree with each of the statements?

(Please circle the number that most nearly corresponds to the statement)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Mixed Feelings</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>I am restless</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I am well adjusted to the changes</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I enjoy being retired</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I am busy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have real concerns about my financial situation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I miss the stimulation that work gave me</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I wish I had started to plan for retirement earlier</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I miss the discipline that working gave me</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>People don’t respect me as much now that I am retired</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I have had to adjust to a big drop in my income</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I miss being part of the action</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Retirement has not lived up to my expectations</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>Retirement has been better than I expected</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>If married or partnered ...</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>I enjoy being able to spend more time with my spouse/partner</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

SECTION 9
RETIREMENT CHOICES

Looking back now, how suddenly or gradually did you retire?

- Very suddenly □ 1
- Fairly suddenly □ 2
- Neither suddenly nor gradually □ 3
- Fairly gradually □ 4
- Very gradually □ 5

How much choice did you have about retiring or leaving your job?

- Complete choice □ 1
- Some choice □ 2
- Not much choice □ 3
- No choice at all □ 4
How much say did you have in the timing of your retirement?

- Complete say □ 1
- A lot of say □ 2
- Little say □ 3
- No say at all □ 4

Were there any farewells or events to mark your retirement or leaving your job?

- Yes □ 1
- No □ 2

If so, how helpful were these?

- Very helpful □ 1
- Fairly helpful □ 2
- Neither helpful nor not helpful □ 3
- Not at all helpful □ 4

SECTION 10
STRESSES AND ENJOYMENTS

If there were times which have been particularly difficult or stressful, when were they? (Please tick as many as apply)

- Before leaving your job □ 1
- Up to 3 months before leaving □ 2
- 4-6 months after leaving □ 3
- 7-9 months after leaving □ 4
- 10-12 months after leaving □ 5

If there were times which have been particularly enjoyable, when were they? (Please tick as many as apply)

- Before leaving your job □ 1
- Up to 3 months before leaving □ 2
- 4-6 months after leaving □ 3
- 7-9 months after leaving □ 4
- 10-12 months after leaving □ 5

Would you have liked to retire earlier or later than you did?

- Earlier □ 1
- Later □ 2
- About the right time □ 3

If earlier or later, why? (Please tick as many as apply)

- Extra money □ 1
- To suit partner’s retirement plans better □ 2
- Retirement is great □ 3
- Health reasons □ 4
- Boredom □ 5
- Loneliness □ 6
- I prefer working □ 7
- I did not want to retire □ 8
- Other: Please specify) □ 9
d10e
How much earlier or later would you have liked to retire?

Number of months earlier: ____________________________
or
Number of months later: ____________________________

d10f
Looking back, how emotionally ready were you to retire?

Very ready ☐ 1
Fairly ready ☐ 2
Neither ready nor not ready ☐ 3
Not very ready ☐ 4
Not at all ready ☐ 5

SECTION 11
RETIREMENT COURSES

d11a
Have you taken part in any course or seminar on retirement since you left your job?

Yes ☐ 1
No ☐ 2

d11b
How useful were these topics? Please circle the number which most nearly corresponds to the statement)

<table>
<thead>
<tr>
<th>Topic</th>
<th>Not Covered</th>
<th>Very Useful</th>
<th>Mildly Useful</th>
<th>Not at all useful</th>
<th>Don’t Know</th>
</tr>
</thead>
<tbody>
<tr>
<td>a  Income, finances, or taxation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b  Pensions or social security</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c  How to invest or spend any lump sum</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d  Your will</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e  Having enduring power of attorney</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f  Looking after the house and car</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g  Keeping healthy</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>h  Getting on with family members</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>i  How to use your time</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>

d11c
Can you suggest other areas or topics that you would like to have seen included in the course or seminar you attended?
(please tick as many as apply)

Income, finances, or taxation ☐ 1
Pensions or social security ☐ 2
How to invest or spend any lump sum ☐ 3
Your will ☐ 4
Having enduring power of attorney ☐ 5
Looking after the house and car ☐ 6
Keeping healthy ☐ 7
Getting on with family members ☐ 8
How to use your time ☐ 9
Other: Please specify ☐ 10
No answer ☐ 11
Don’t know ☐ 12

d11d
Did the courses give you ...? (Please tick as many as apply)
A chance to talk with others who had similar concerns □ 1
A boost to my self confidence □ 2
Other: Please specify) □ 3
Don’t know □ 4

d11e
Can you suggest other areas or topics that you would like to see included in courses or seminars you could attend in the future? (Please tick as many as apply)
Income, finances, or taxation □ 1
Pensions or social security □ 2
How to invest or spend any lump sum □ 3
Your will □ 4
Having enduring power of attorney □ 5
Looking after the house and car □ 6
Keeping healthy □ 7
Getting on with family members □ 8
How to use your time □ 9
Other: Please specify) □ 10
No answer □ 11
Don’t know □ 12

SECTION 12
FINANCES

d12a
Looking back, how well do you think you were prepared financially for your retirement?
Extremely well □ 1
Very well □ 2
Moderately well □ 3
Not very well □ 4
Not at all well □ 5

d12b
What are your sources of income? (Please tick as many as apply)
Unemployment benefits □ 1
Aged or other Government pension □ 2
Government sickness or other benefit □ 3
Private superannuation or life insurance □ 4
Investments, interest or shares □ 5
Part-time work □ 6
Income from a property or business □ 7
Savings or sales of assets □ 8
Someone else’s income □ 9
Other: Please specify) □ 10
Refused □ 11
No answer □ 12
Don’t know □ 13
d12c
And what is your MAIN source of income?

- Aged or other Government pension □ 1
- Government sickness or other benefit □ 2
- Private superannuation or life insurance □ 3
- Investments, interest or shares □ 4
- Part-time work □ 5
- Income from a property or business □ 6
- Savings or sales of assets □ 7
- Someone else’s income □ 8
- Other: Please specify) □ 9

d12d
If you receive a pension or benefit, is your pension or benefit reduced at all because of the means test?

- Yes □ 1
- No □ 2

d12e
Do you or your spouse/partner now have a health benefits or concession card?

- Yes □ 1
- No □ 2

d12f
Taking into account any income from pensions, investments, superannuation and payouts or lump sums, (and any income your spouse/partner has) how well off are you compared to before you retired?

- Better off □ 1
- About the same □ 2
- Slightly worse off □ 3
- Moderately worse off □ 4
- Much worse off □ 5

d12g
How well off are you compared with other people your age who have retired or have been made redundant?

- Better off □ 1
- About the same □ 2
- Slightly worse off □ 3
- Moderately worse off □ 4
- Much worse off □ 5

d12h
How adequate is your income?

- I just can’t make ends meet □ 1
- I have just enough to get along □ 2
- I’m comfortably off □ 3

SECTION 13
HEALTH

d13a
Would you say that for someone your age, your health in general is ... ?

- Excellent □ 1
- Very good □ 2
- Good □ 3
- Fair □ 4
- Poor □ 5
d13b
How much do health problems restrict the things you can do?
A lot □ 1
Some □ 2
A little □ 3
Not at all □ 4

d13c
If you do have health problems, in what way do they restrict things you can do? (Please tick as many as apply)
Get tired easily □ 1
Movement mildly restricted □ 2
Movement seriously restricted □ 3
Poor eyesight □ 4
Poor hearing □ 5
Trouble concentrating □ 6
Other: Please specify □ 7
Don’t know □ 8

d13d
How would you compare your general health now with just before you retired?
Better □ 1
Same □ 2
Worse □ 3

d13e
How often do you do light exercise like walking, dancing, or gardening?
Every day □ 1
3 or more times a week □ 2
Once or twice a week □ 3
1-3 times a month □ 4
Less than once a month □ 5
Not at all □ 6

d13f
How often do you do vigorous physical exercise or sport, such as aerobics, running, swimming, or cycling?
Every day □ 1
3 or more times a week □ 2
Once or twice a week □ 3
1-3 times a month □ 4
Less than once a month □ 5
Not at all □ 6

d13g
How physically active are you compared with other people your age?
More active □ 1
About the same □ 2
Less active □ 3
d13h
What new physical activities have you taken up in the last year? (Please tick as many as apply)

- None □ 0
- Walking □ 1
- Running □ 2
- Swimming □ 3
- Cycling □ 4
- Bowls □ 5
- Tennis □ 6
- Golf □ 7
- Yoga □ 8
- Tai Chi □ 9
- Other: Please specify □ 10

d13ia
Why did you take up walking?

- Social reasons □ 1
- Enjoyment □ 2
- Fitness or health □ 3
- To fill in time □ 4
- To get out of the house □ 5
- To try something new □ 6
- Other: Please specify □ 7

d13ib
Why did you take up running?

- Social reasons □ 1
- Enjoyment □ 2
- Fitness or health □ 3
- To fill in time □ 4
- To get out of the house □ 5
- To try something new □ 6
- Other: Please specify □ 7

d13ic
Why did you take up swimming?

- Social reasons □ 1
- Enjoyment □ 2
- Fitness or health □ 3
- To fill in time □ 4
- To get out of the house □ 5
- To try something new □ 6
- Other: Please specify □ 7

d13id
Why did you take up cycling?

- Social reasons □ 1
- Enjoyment □ 2
- Fitness or health □ 3
- To fill in time □ 4
- To get out of the house □ 5
- To try something new □ 6
- Other: Please specify □ 7
d13ie
Why did you take up bowls?

Social reasons □ 1
Enjoyment □ 2
Fitness or health □ 3
To fill in time □ 4
To get out of the house □ 5
To try something new □ 6
Other: Please specify) □ 7

d13if
Why did you take up tennis?

Social reasons □ 1
Enjoyment □ 2
Fitness or health □ 3
To fill in time □ 4
To get out of the house □ 5
To try something new □ 6
Other: Please specify) □ 7

d13ig
Why did you take up golf?

Social reasons □ 1
Enjoyment □ 2
Fitness or health □ 3
To fill in time □ 4
To get out of the house □ 5
To try something new □ 6
Other: Please specify) □ 7

d13ih
Why did you take up yoga?

Social reasons □ 1
Enjoyment □ 2
Fitness or health □ 3
To fill in time □ 4
To get out of the house □ 5
To try something new □ 6
Other: Please specify) □ 7

d13ii
Why did you take up tai chi?

Social reasons □ 1
Enjoyment □ 2
Fitness or health □ 3
To fill in time □ 4
To get out of the house □ 5
To try something new □ 6
Other: Please specify) □ 7
d13j
What physical activities have you stopped in the last year? (Please tick as many as apply)

- None □ 0
- Walking □ 1
- Running □ 2
- Swimming □ 3
- Cycling □ 4
- Bowls □ 5
- Tennis □ 6
- Golf □ 7
- Yoga □ 8
- Tai Chi □ 9
- Other: Please specify) □ 10

d13ka
Why did you stop walking? (Please tick as many as apply)

- Health reasons □ 1
- Financial reasons □ 2
- Distance or location □ 3
- Activity was associated with former workplace □ 4
- Not enough time □ 5
- Did not enjoy activity anymore □ 6
- Wanted to try something else □ 7
- Other: Please specify) □ 8

d13kb
Why did you stop running? (Please tick as many as apply)

- Health reasons □ 1
- Financial reasons □ 2
- Distance or location □ 3
- Activity was associated with former workplace □ 4
- Not enough time □ 5
- Did not enjoy activity anymore □ 6
- Wanted to try something else □ 7
- Other: Please specify) □ 8

d13kc
Why did you stop swimming? (Please tick as many as apply)

- Health reasons □ 1
- Financial reasons □ 2
- Distance or location □ 3
- Activity was associated with former workplace □ 4
- Not enough time □ 5
- Did not enjoy activity anymore □ 6
- Wanted to try something else □ 7
- Other: Please specify) □ 8

d13kd
Why did you stop cycling? (Please tick as many as apply)

- Health reasons □ 1
- Financial reasons □ 2
- Distance or location □ 3
- Activity was associated with former workplace □ 4
- Not enough time □ 5
- Did not enjoy activity anymore □ 6
- Wanted to try something else □ 7
- Other: Please specify) □ 8

d13ke
Why did you stop bowls? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8

**d13kf**

Why did you stop tennis? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8

**d13kg**

Why did you stop golf? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8

**d13kh**

Why did you stop yoga? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8

**d13ki**

Why did you stop tai chi? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8
Why did you stop other? *(Please tick as many as apply)*

- Health reasons [ ] 1
- Financial reasons [ ] 2
- Distance or location [ ] 3
- Activity was associated with former workplace [ ] 4
- Not enough time [ ] 5
- Did not enjoy activity anymore [ ] 6
- Wanted to try something else [ ] 7
- Other: *Please specify* [ ] 8

SECTION 14
SOCIAL

There are many ways people may be *socially active* including visiting family and friends, going on outings, and belonging to churches and clubs.

How would you describe your general social activity now compared with just before you retired?

- More socially active [ ] 1
- About the same [ ] 2
- Less socially active [ ] 3

How socially active are you compared with most people your age?

- More socially active [ ] 1
- About the same [ ] 2
- Less socially active [ ] 3

What *new social activities* have you taken up in the last year? *(Please tick as many as apply)*

- None [ ] 0
- Seeing more of friends [ ] 1
- Theatrical group or choir [ ] 2
- Religious group [ ] 3
- Volunteer work [ ] 4
- Further studies [ ] 5
- Craft work or art work [ ] 6
- Work related activities (such as associations, unions) [ ] 7
- Other: *Please specify* [ ] 8

Why did you take up the seeing more friends? *(Please tick as many as apply)*

- Social reasons [ ] 1
- Enjoyment [ ] 2
- Fitness or health [ ] 3
- To fill in time [ ] 4
- To get out of the house [ ] 5
- To try something new [ ] 6
- Seeing more of friends [ ] 7
- Other: *Please specify* [ ] 8
Why did you take up the theatrical group or choir? (Please tick as many as apply)

Social reasons ☐ 1
Enjoyment ☐ 2
Fitness or health ☐ 3
To fill in time ☐ 4
To get out of the house ☐ 5
To try something new ☐ 6
Seeing more of friends ☐ 7
Other: Please specify) ☐ 8

Why did you take up the religious group? (Please tick as many as apply)

Social reasons ☐ 1
Enjoyment ☐ 2
Fitness or health ☐ 3
To fill in time ☐ 4
To get out of the house ☐ 5
To try something new ☐ 6
Seeing more of friends ☐ 7
Other: Please specify) ☐ 8

Why did you take up the volunteer group? (Please tick as many as apply)

Social reasons ☐ 1
Enjoyment ☐ 2
Fitness or health ☐ 3
To fill in time ☐ 4
To get out of the house ☐ 5
To try something new ☐ 6
Seeing more of friends ☐ 7
Other: Please specify) ☐ 8

Why did you take up the further studies? (Please tick as many as apply)

Social reasons ☐ 1
Enjoyment ☐ 2
Fitness or health ☐ 3
To fill in time ☐ 4
To get out of the house ☐ 5
To try something new ☐ 6
Seeing more of friends ☐ 7
Other: Please specify) ☐ 8

Why did you take up craft work or art? (Please tick as many as apply)

Social reasons ☐ 1
Enjoyment ☐ 2
Fitness or health ☐ 3
To fill in time ☐ 4
To get out of the house ☐ 5
To try something new ☐ 6
Seeing more of friends ☐ 7
Other: Please specify) ☐ 8
d14dg
Why did you take up work related activities? *(Please tick as many as apply)*

- Social reasons 1
- Enjoyment 2
- Fitness or health 3
- To fill in time 4
- To get out of the house 5
- To try something new 6
- Seeing more of friends 7
- Other: *Please specify* 8

---

d14dh
Why did you take up other? *(Please tick as many as apply)*

- Social reasons 1
- Enjoyment 2
- Fitness or health 3
- To fill in time 4
- To get out of the house 5
- To try something new 6
- Seeing more of friends 7
- Other: *Please specify* 8

---

d14e
What social activities have you stopped in the last year? *(Please tick as many as apply)*

- None 0
- Seeing more of friends 1
- Theatrical group or choir 2
- Religious group 3
- Volunteer work 4
- Further studies 5
- Craft work or art work 6
- Work related activities, such as associations, unions 7
- Other: *Please specify* 8

---

d14fa
Why did you stop seeing more friends? *(Please tick as many as apply)*

- Health reasons 1
- Financial reasons 2
- Distance or location 3
- Activity was associated with former workplace 4
- Not enough time 5
- Did not enjoy activity anymore 6
- Wanted to try something else 7
- Other: *Please specify* 8

---

d14fb
Why did you stop theatrical group or choir? *(Please tick as many as apply)*

- Health reasons 1
- Financial reasons 2
- Distance or location 3
- Activity was associated with former workplace 4
- Not enough time 5
- Did not enjoy activity anymore 6
- Wanted to try something else 7
- Other: *Please specify* 8
d14fc
Why did you stop religious group? *(Please tick as many as apply)*
- Health reasons  1
- Financial reasons  2
- Distance or location  3
- Activity was associated with former workplace  4
- Not enough time  5
- Did not enjoy activity anymore  6
- Wanted to try something else  7
- Other: *Please specify*  8

---

d14fd
Why did you stop volunteer work? *(Please tick as many as apply)*
- Health reasons  1
- Financial reasons  2
- Distance or location  3
- Activity was associated with former workplace  4
- Not enough time  5
- Did not enjoy activity anymore  6
- Wanted to try something else  7
- Other: *Please specify*  8

---

d14fe
Why did you stop further studies? *(Please tick as many as apply)*
- Health reasons  1
- Financial reasons  2
- Distance or location  3
- Activity was associated with former workplace  4
- Not enough time  5
- Did not enjoy activity anymore  6
- Wanted to try something else  7
- Other: *Please specify*  8

---

d14ff
Why did you stop craft work or art work? *(Please tick as many as apply)*
- Health reasons  1
- Financial reasons  2
- Distance or location  3
- Activity was associated with former workplace  4
- Not enough time  5
- Did not enjoy activity anymore  6
- Wanted to try something else  7
- Other: *Please specify*  8

---

d14fg
Why did you stop work related activities? *(Please tick as many as apply)*
- Health reasons  1
- Financial reasons  2
- Distance or location  3
- Activity was associated with former workplace  4
- Not enough time  5
- Did not enjoy activity anymore  6
- Wanted to try something else  7
- Other: *Please specify*  8
d14fh
Why did you stop other? (Please tick as many as apply)
- Health reasons ☐ 1
- Financial reasons ☐ 2
- Distance or location ☐ 3
- Activity was associated with former workplace ☐ 4
- Not enough time ☐ 5
- Did not enjoy activity anymore ☐ 6
- Wanted to try something else ☐ 7
- Other: Please specify ☐ 8

SECTION 15
TIME

d15a
How much do you enjoy the time you spend at home?
- A lot ☐ 1
- A little ☐ 2
- Not much ☐ 3

d15b
How much time do you have? Is it...
- Not enough ☐ 1
- About right ☐ 2
- Too much ☐ 3

d15c
How often do you do things that you really enjoy?
- Never ☐ 1
- Rarely ☐ 1
- Sometimes ☐ 2
- Frequently ☐ 3
- Very frequently ☐ 4

SECTION 16
WELL-BEING

d16a
How have you been feeling within yourself over the past year? How often have you felt any of these emotions? (Please circle the number which most nearly corresponds to how often you have felt this way)

<table>
<thead>
<tr>
<th></th>
<th>Never</th>
<th>Rarely</th>
<th>Sometimes</th>
<th>Frequently</th>
<th>Very Frequently</th>
</tr>
</thead>
<tbody>
<tr>
<td>a</td>
<td>Happy</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b</td>
<td>Interested</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c</td>
<td>Energetic</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
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<td>d</td>
<td>Content</td>
<td>1 2 3 4 5</td>
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<tr>
<td>e</td>
<td>Warm-hearted</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
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<tr>
<td>f</td>
<td>Sad</td>
<td>1 2 3 4 5</td>
<td></td>
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<tr>
<td>g</td>
<td>Annoyed</td>
<td>1 2 3 4 5</td>
<td></td>
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<tr>
<td>h</td>
<td>Worried</td>
<td>1 2 3 4 5</td>
<td></td>
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<tr>
<td>i</td>
<td>Irritated</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>j</td>
<td>Depressed</td>
<td>1 2 3 4 5</td>
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<tr>
<td>k</td>
<td>Bored</td>
<td>1 2 3 4 5</td>
<td></td>
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<tr>
<td>l</td>
<td>Lonely</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>m</td>
<td>Stressed</td>
<td>1 2 3 4 5</td>
<td></td>
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</tr>
</tbody>
</table>
d16b
How happy are you now compared with just before you retired?

- Happier □ 1
- About the same □ 2
- Less happy □ 3

How much would you agree or disagree with each of the statements below?

(Please circle the number which most nearly corresponds to how you feel)

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Mixed Feelings</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
<tbody>
<tr>
<td>a I can do just about anything I really set my mind to</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b Sometimes I feel that I am being pushed around in life</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c There is really no way I can solve the problems I have</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d On the whole I am satisfied with myself</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e At times, I think I am no good at all</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>f I feel that I have a number of good qualities</td>
<td>1 2 3 4 5</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>g I am able to do things as well as most other people</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>h In uncertain times, I usually expect the best</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i If something can go wrong for me, it will</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>j I always look on the bright side of things</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>k I'm always optimistic about my future</td>
<td>1 2 3 4 5</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

SECTION 19
FAMILY AND FRIENDS

Please tick whether each of the following statements is Not true, Partly true, or Certainly true for you

d19a
There are people in my life who accept me just as I am?

- Not true □ 1
- Partly true □ 2
- Certainly true □ 3

d19b
There are people in my life who can be relied on no matter what happens?

- Not true □ 1
- Partly true □ 2
- Certainly true □ 3

d19c
I have someone I can confide in about things that are important to me?

- Not true □ 1
- Partly true □ 2
- Certainly true □ 3

d19d
I have enough real friends?

- Not true □ 1
- Partly true □ 2
- Certainly true □ 3

Please ask the following if the respondent has any family (including extended family). If no family please go to SECTIONS 20-23.
d19e
Can you rely on anyone in your family for practical help when you need it?
Yes 1
Sometimes 2
No 3

d19f
Can you confide in anyone in your family?
Yes 1
Sometimes 2
No 3

d19g
Do you feel pressure from anyone in your family?
Yes 1
Sometimes 2
No 3

d19h
Do you have conflicts with anyone in your family?
Yes 1
Sometimes 2
No 3

d19i
Do you feel close to anyone in your family?
Yes 1
Sometimes 2
No 3

SECTIONS 20-23
MORE ABOUT HEALTH

d20a
How healthy would you say your diet is?
Very healthy 1
Fairly healthy 2
Not so healthy 3
Not at all healthy 4

d20b
Overall, how healthy is your diet now compared with just before you retired?
More healthy 1
About the same 2
Less healthy 3

d20c
How often do you feel rested when you wake in the morning?
Most of the time 1
Some of the time 2
Hardly ever 3
Never 4

d20d
How would you compare your sleep now with just before you retired?
No change 1
Less sleep 2
More sleep 3
More regular sleep 4

93
Do you currently smoke?  
Yes □  1  
No □  2  

d21b  
If you smoke, how much do you smoke now compared with a year ago?  
Not applicable □  0  
No change □  1  
I smoke less □  2  
I smoke more □  3  

d22a  
How often would you drink alcohol?  
Never □  1  
Rarely □  2  
Once a week □  3  
2-3 times a week □  4  
4-6 times a week □  5  
Every day □  6  

d22b  
If you drink alcohol, how many drinks would you have at a sitting?  
Not applicable □  0  
One drink □  1  
Two drinks □  2  
Three drinks □  3  
Four or more drinks □  4  

d22c  
If you drink alcohol, how much do you drink now in comparison with just before you retired?  
Not applicable □  0  
No change □  1  
Drink less now □  2  
Drink more now □  3  

d23a  
Have you seen a doctor or other health professional for a check-up in the past year?  
Yes □  1  
No □  2  

d23b  
Since retiring, have you had fewer or more check-ups?  
No change □  1  
Fewer check-ups □  2  
More check-ups □  3  

**SECTION 24**  
SATISFACTION  

d24a  
How satisfied or dissatisfied are you with the following areas of your life?  

<table>
<thead>
<tr>
<th>Area</th>
<th>Very satisfied</th>
<th>Satisfied</th>
<th>Mixed Feelings</th>
<th>Dissatisfied</th>
<th>Very Dissatisfied</th>
</tr>
</thead>
<tbody>
<tr>
<td>a Your neighbourhood</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>b Your own health and physical condition</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>c Your financial situation</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>d Your friendships</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>e Your family life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>f The way you handle problems that come up in your life</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>g Your housing</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>h If married or partnered, your marriage or relationship</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
</tbody>
</table>
Thinking about the past year compared to the year before you retired, would you say the last year has been ...

- Better ☐ 1
- About the same ☐ 2
- Not as good ☐ 3

Have there been any significant events in the past year that would be helpful for us to know about?

(Please tick as many as apply)

- Death of loved one ☐ 1
- Illness ☐ 2
- Divorce ☐ 3
- Other: Please specify) ☐ 4
- None ☐ 5

Is there anything else that you would like to tell us about your life in retirement?
_____________________________________________________________________________________________

SECTION 25
CONTACTS

An important part of our study is to find out what the impact of retirement is on the spouses or partners of those who leave work. If you are married or have a partner, would you be willing for us to send your spouse/partner a brief questionnaire in the mail?

- Yes ☐ 1
- No ☐ 2

If yes, what is your spouse/partner’s name?

Mr/Mrs/Ms/Dr/Rev

First name: ___________________________ Surname: ___________________________

Would you be willing to allow us to contact you again in a year’s time to see how you are getting along?

- Yes ☐ 1
- No ☐ 2

The following information will help us if you intend to change some of your contact details. All information that you will provide us will be kept completely confidential.

Is your phone number going to change in the next 12 months?

- Yes ☐ 1
- No ☐ 2
If your phone number will change, could you please provide us with your new number (if known).

Is your address going to change in the next 12 months?

Yes  
No

If your address will change, could you please provide us with your new address (if known).

Would you mind giving us the name and telephone number of a relative or friend who doesn’t live with you, just in case we have trouble finding contacting you?

THANK YOU VERY MUCH
FOR YOUR HELP IN COMPLETING THIS QUESTIONNAIRE