

HRS

HEALTH AND RETIREMENT STUDY
A Longitudinal Study of Health, Retirement, and Aging
Sponsored by the National Institute on Aging

HRS 2017 Mail Study

It is very important that the questions in this questionnaire be answered by the person to whom the questionnaire is addressed.

If the addressee is unable to complete the questionnaire alone:

It can be filled out by someone who knows this person well enough to answer the questions.

If neither the addressee nor another person is able to complete the questionnaire:

Please return the questionnaire, with a short note of explanation, in the enclosed, prepaid envelope.

ABOUT THIS QUESTIONNAIRE

This questionnaire is a part of the Health and Retirement Study. We greatly value your past participation in the HRS, and we hope that you will find this questionnaire interesting to complete. As always, your answers are extremely important to us. Please remember that your participation is *voluntary* and that you may skip over any questions that you would prefer not to answer.

A Department of Health and Human Services Certificate of Confidentiality covers this research in order to help ensure your privacy. This certificate can help protect the investigators from being forced to release any research information that identifies you. Please note that we must report credible evidence of serious harm or abuse to any person to the authorities, but this questionnaire does not ask any questions about such topics.

FILLING OUT THIS QUESTIONNAIRE

It is very important that the questions be answered by the person to whom the questionnaire is addressed (or by someone who knows this person well enough to answer the questions instead, if the addressee is unable to complete the questionnaire alone). At the end of this questionnaire, please record in the space provided the name of the person who completed the questions.

If you have any questions about the questionnaire, please feel free to call us at

1-855-647-6769

THANK YOU!



Conducted by: The Survey Research Center at the University of Michigan.

Sponsored by: The Social Security Administration and the National Institute on Aging.

PLEASE ANSWER THE QUESTIONS BY:

Marking a box like this:



Or writing an answer on a line like this:

Answer

Sometimes you will find an instruction telling you which questions to answer next like this:

Yes ☐

No ☒



Go to **A13** on page 5.

Please use a #2 pencil or black ball point pen.

Section A:

In the first part of this questionnaire section, we ask you to estimate how much time you spent doing various activities during the last week. For each activity, please tell us the number of hours you spent doing that activity. If you haven't done that activity at all in the last week, then mark the "0 hours" box to the right. If you spent less than an hour doing an activity, tell us how much of an hour you did spend (such as $\frac{3}{4}$ or $\frac{1}{2}$).

PLEASE NOTE:

- Sometimes people do more than one activity at a time -- for example, listening to music while preparing a meal. That is, one hour of listening to music while preparing a meal would count as one hour of *listening to music* and also one hour of *preparing meals*.
- Similarly, one behavior might represent more than one activity included in the list. For example, e-mailing friends is both *using the computer* and *communicating with friends*. Record that time for both of the activities.
- Please include the time you spent traveling to and from an activity when estimating the amount of time spent on that activity.
- We realize that last week or last month might have been unusual, and that your answers may not reflect your typical activity patterns. It is important, however, to report the actual amount of time spent on each activity, rather than the usual amount.
- If you did not do an activity in the last week, please check the "0 hours" box.

How many hours did you actually spend **LAST WEEK**...

		Hours spent last week		No time spent last week
A1	Watching programs or movies/videos on TV	_____hours last week	OR	☐ 0 hours
A2	Reading newspapers or magazines	_____hours last week	OR	☐ 0 hours
A3	Reading books	_____hours last week	OR	☐ 0 hours
A4	Listening to music	_____hours last week	OR	☐ 0 hours
A5	Sleeping and napping (including at night)	_____hours last week	OR	☐ 0 hours
A6	Walking	_____hours last week	OR	☐ 0 hours
A7	Participating in sports or other exercise activities	_____hours last week	OR	☐ 0 hours
A8	Visiting in-person with friends, neighbors, or relatives	_____hours last week	OR	☐ 0 hours
A9	Communicating by telephone, letters, e-mail, Facebook, Skype, or other media with friends, neighbors, or relatives	_____hours last week	OR	☐ 0 hours
A10	Working for pay	_____hours last week	OR	☐ 0 hours

	Hours spent last week		No time spent last week
A11 Using the computer	_____hours last week	OR	☐ 0 hours
A12 Praying or meditating	_____hours last week	OR	☐ 0 hours
A13 House cleaning	_____hours last week	OR	☐ 0 hours
A14 Washing, ironing, or mending clothes	_____hours last week	OR	☐ 0 hours
A15 Yard work or gardening	_____hours last week	OR	☐ 0 hours
A16 Shopping or running errands	_____hours last week	OR	☐ 0 hours
A17 Preparing meals and cleaning-up afterwards	_____hours last week	OR	☐ 0 hours
A18 Personal grooming and hygiene, such as bathing and dressing	_____hours last week	OR	☐ 0 hours
A19 Caring for pets	_____hours last week	OR	☐ 0 hours
A20 Physically showing affection for others through hugging, kissing, etc.	_____hours last week	OR	☐ 0 hours

Now think about the **LAST MONTH**. How many hours did you spend last month...

	Hours spent last month		No time spent last month
A21 Helping friends, neighbors, or relatives who did not live with you and did not pay you for the help	_____hours last month	OR	☐ 0 hours
A21.5 Taking care of grandchildren	_____hours last month	OR	☐ 0 hours
A22 Doing volunteer work for religious, educational, health-related, or other charitable organizations	_____hours last month	OR	☐ 0 hours
A23 Attending religious services	_____hours last month	OR	☐ 0 hours
A24 Attending meetings of clubs or religious groups	_____hours last month	OR	☐ 0 hours
A25 Taking care of finances or investments, such as banking, paying bills, balancing the checkbook, doing taxes, etc.	_____hours last month	OR	☐ 0 hours
A26 Treating or managing an existing medical condition of your own	_____hours last month	OR	☐ 0 hours
A27 Playing cards or games, or solving puzzles	_____hours last month	OR	☐ 0 hours

	Hours spent last month		No time spent last month
A28 Attending concerts, movies, or lectures, or visiting museums	_____hours last month	OR	☐ 0 hours
A29 Singing or playing a musical instrument	_____hours last month	OR	☐ 0 hours
A30 Doing arts and crafts projects, including knitting, embroidery, or painting	_____hours last month	OR	☐ 0 hours
A31 Doing home improvements, including painting, redecorating, or making home repairs	_____hours last month	OR	☐ 0 hours
A32 Working on, maintaining, or cleaning your car(s) or vehicle(s)	_____hours last month	OR	☐ 0 hours
A33 Dining or eating outside the home (not related to business or work)	_____hours last month	OR	☐ 0 hours

A34. Thinking of your meals last week, how much time did you spend eating meals at home last week?

_____ Hours last week

A35. Please think of how much time you spend seeing doctors, nurses, therapists or other health care providers about your own health, or going to the pharmacy for your own medications: During the past year, about how much time did you spend on average on these activities, including travel time?

_____hours per week	OR	_____hours per month	OR	_____hours last year
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A36. Did you spend any time last week treating or managing the medical condition of another person?

No ____ Yes ____ ➔ Who was that person **(Check all that apply.)**

- ____ spouse
- ____ your child, step child or grandchild
- ____ your parent, parent-in-law or grand parent
- ____ other, specify _____

How many hours did you spend in total last week?

_____ Hours last week

A37. During the past year, about how much time did you spend on average paying or managing medical bills, including dealing with insurance claims? If you helped another person manage his or her bills or claims, please include that time.

_____hours per week	OR	_____hours per month	OR	_____hours last year
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A38. How many days in the last twelve months were you away from home on overnight trips related to business or work?

_____ Days

A39. How many days in the last twelve months were you away from home on overnight trips or vacations not related to business or work?

_____ Days

Now think about everything you do during waking hours:

A40. How often do you use your mind in what you do? **(Check one.)**

- _____ Rarely
- _____ Sometimes
- _____ Often
- _____ Almost all the time
- _____ Uncertain, can't say

Now think about everything you do during waking hours:

A41. How often do you use your body in what you do? **(Check one.)**

- ☐ Rarely
- ☐ Sometimes
- ☐ Often
- ☐ Almost all the time
- ☐ Uncertain, can't say

A42. How often are your activities done with other people? **(Check one.)**

- ☐ Rarely
- ☐ Sometimes
- ☐ Often
- ☐ Almost all the time
- ☐ Uncertain, can't say

A43. How often do your activities benefit other people? **(Check one.)**

- ☐ Rarely
- ☐ Sometimes
- ☐ Often
- ☐ Almost all the time
- ☐ Uncertain, can't say

A44. Were the questions in Section A answered by the person to whom this questionnaire was addressed, or did someone else answer for that person? **(Check one.)**

- ☐ Yes, the questions were answered by the person to whom the questionnaire was addressed
- ☐ The questions were answered by that person's spouse or partner
- ☐ The questions were answered by that person's son or daughter
- ☐ The questions were answered by someone else: Please say if you are a relative, a friend, a care provider, or what: _____

A45. Approximately, how long did it take you to complete Section A?

- ☐ Minutes

End of Section A.

Section B:

We would like to know how families spend their income. If you think that somebody else in your household might be more knowledgeable about your household's spending, please, ask that person to help you in answering these questions.

In this section, please record amounts in whole dollars (i.e., \$2157.00).

Please indicate whether your household made any of these purchases in the past 12 months:

- To the best of your ability, provide the purchase price.
- If you can't remember the exact amount, please give us your best estimate.

If you bought more than one item in a category:

- Please indicate the total amount you spent on all items in that category.
- Please include purchases by all members of your household, that is, by you or anyone living with you.

B1. In the past twelve months, has your household leased or purchased an automobile or truck? (If it was a lease, we are asking about new long-term leases).

_____ Yes
_____ No → **Go to Question B2 on page 9**

If so, what was the make, model, year and price of the vehicle(s) you purchased or leased?

(Car 1) : _____ _____ _____ \$ _____ .00 _____
 Make Model Year Price New or used?

(Car 2) : _____ _____ _____ \$ _____ .00 _____
 Make Model Year Price New or used?

(Car 3) : _____ _____ _____ \$ _____ .00 _____
 Make Model Year Price New or used?

B2. In the past twelve months, has your household purchased a refrigerator?

_____ Yes ➔ About how much was the purchase price? \$_____.00

_____ No

B3. In the past twelve months, has your household purchased a washing machine and/or dryer?

_____ Yes ➔ About how much was the purchase price? \$_____.00

_____ No

B4. In the past twelve months, has your household purchased a dishwasher?

_____ Yes ➔ About how much was the purchase price? \$_____.00

_____ No

B5. In the past twelve months, has your household purchased a television?

_____ Yes ➔ About how much was the purchase price? \$_____.00

_____ No

B6. In the past twelve months, has your household purchased a computer?

_____ Yes ➔ About how much was the purchase price? \$_____.00

_____ No

We'd also like you to provide your best estimate of your household spending for the following categories. For the items on this page, please enter your annual cost in the provided spaces in the column "Amount spent in last 12 months." If you did not spend money on a specific item or service in the last 12 months, then check the "No money spent on this in last 12 months" box.

		Amount spent in last 12 months		No money spent on this in last 12 months
B7	Homeowner's or renter's insurance	\$ _____.00	OR	☐ \$0
B8	Property taxes	\$ _____.00	OR	☐ \$0
B9	Vehicle insurance	\$ _____.00	OR	☐ \$0
B10	Vehicle maintenance: parts, repairs, and servicing	\$ _____.00	OR	☐ \$0
B11	Health insurance: out- of-pocket, including Medicare supplemental insurance	\$ _____.00	OR	☐ \$0
B12	Trips and vacations: including transportation, accommodations, and recreational expenses on trips	\$ _____.00	OR	☐ \$0

		Amount spent in last 12 months		No money spent on this in last 12 months
B13	Home repairs and maintenance: materials your household bought directly	\$ _____.00	OR	☐ \$0
B14	Home repairs and maintenance services: hiring costs including materials they provided	\$ _____.00	OR	☐ \$0
B15	Household furnishings and equipment: such as furniture, floor coverings, small appliances, miscellaneous household equipment	\$ _____.00	OR	☐ \$0
B16	Contributions to religious, educational, charitable, or political organizations	\$ _____.00	OR	☐ \$0
B17	Cash or gifts to family and friends outside your household: including alimony and child support payments	\$ _____.00	OR	☐ \$0

For the next set of items we have included two time periods so that you can estimate your spending in the way that is easiest for you for each category: the amount you spend on a monthly basis, OR the amount you spent in the last 12 months. For example, if it is easiest for you to think about what you spend on electricity in monthly terms, then please report how much you spent each month. If you did not spend money on a specific item or service in the last 12 months, then check the “No money spent on this in last 12 months” box.

	Amount spent monthly		Amount spent in last 12 months		No money spent on this in last 12 months
B18 Mortgage	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B19 Rent	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B20 Electricity	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B21 Water	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B22 Heating fuel for the home	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B23 Telephone, cable, internet	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0
B24 Car payments: interest & principal	\$ _____.00 per month	OR	\$ _____.00 in last 12 months	OR	☐ \$0

The next block has items that some people do not purchase on a regular basis. Please use the time period that best reflects your spending over the last 12 months to estimate what you actually spent.

For example:

- If your household's spending on clothing in the last year was irregular or concentrated in just a few months then please report your best estimate of the total amount your household spent on clothing in the last 12 months.
- If your household's spending on clothing was fairly evenly distributed over the year, then you can choose whether to report the average monthly amount or the total amount spent in the last 12 months, whichever you find easier.

Again, if you did not spend money on a specific item or service in the last 12 months, then check the "No money spent on this in last 12 months" box.

If you bought an item only occasionally or on an as-needed basis, then please give your best estimate of what you spent in the last 12 months.

		Amount spent monthly		Amount spent in last 12 months		No money spent on this in last 12 months
B25	Housekeeping supplies: cleaning and laundry products	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B26	Housekeeping, dry cleaning and laundry services: hiring costs for housekeeping or home cleaning, and amount spent at dry cleaners and laundries	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B27	Gardening and yard supplies: yard, lawn and garden products	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0

	Amount spent monthly		Amount spent in last 12 months		No money spent on this in last 12 months
B28 Gardening and yard services: hiring costs including materials they provided	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B29 Clothing and apparel: including footwear, outerwear, and products such as watches or jewelry	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B30 Personal care products and services: including hair care, shaving and skin products, amount spent at hair dresser, manicure, etc.	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B31 Prescription and nonprescription medications: out-of-pocket cost, not including what's covered by insurance	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B32 Health care services: out-of-pocket cost of hospital care, doctor services, lab tests, eye, dental, and nursing home care	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0

	Amount spent monthly		Amount spent in last 12 months		No money spent on this in last 12 months
B33 Medical supplies: out-of-pocket cost, not including what's covered by insurance	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B34 Tickets to movies, sporting events, and performing arts	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B35 Sports: including gym, exercise equipment such as bicycles, skis, boats, etc.	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B36 Hobbies and leisure equipment: such as photography, stamps, reading materials, camping, etc.	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0

For the items below we have included three time periods so that you can estimate your spending in the way that is easiest for you for each category. For example, if it is easiest for you to think about what your household spends in a usual week on food and beverages, then please enter the amount in the first column.

Again, if you did not spend money on a specific item or service in the last 12 months, then check the “No money spent on this in last 12 months” box. If you bought an item only occasionally or on an as-needed basis, then please give your best estimate of what you spent in the last 12 months.

	Amount spent weekly		Amount spent monthly		Amount spent in last 12 months		No money spent on this in last 12 months
B37 Food and beverages: food and drinks, including alcoholic, that you buy in grocery or other stores	\$_____.00 per week	OR	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B38 Dining and/or drinking out: items in restaurants, cafes, and diners, including take- out food	\$_____.00 per week	OR	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0
B39 Gasoline	\$_____.00 per week	OR	\$_____.00 per month	OR	\$_____.00 in last 12 months	OR	☐ \$0

B39.5 We have just asked you about purchases by all members of your household, that is, by you or anyone living with you.

INCLUDING YOURSELF, how many people are living in your household? _____

Now think of your household's TOTAL spending last year. Please do NOT include any money that you saved or that you invested, including real estate investments, like home purchases.

Compare this amount spent with your total household after-tax income (i.e. income that remains after income taxes were paid or withheld). In your household income, include any earnings from work, any interest or dividends, any pension, annuity or Social Security income, and any other money that your household may have received.

B40. Last year, my household spent: (**Check one.**)

- _____ More than its income → About how much more? \$_____.00
- _____ Less than its income → About how much less? \$_____.00
- _____ About the same as its income
- _____ Uncertain, can't say

B41. Sometimes people have positive surprises earlier in life that help their finances turn out better than expected. Did any of the following happen to you? (**Check all that apply.**)

- _____ My salary or earnings were higher than expected
- _____ My spouse made more money than expected
- _____ I worked longer than expected
- _____ My spouse worked longer than expected
- _____ Household spending was lower than expected
- _____ My/our investments or business performed well
- _____ Received financial help from family
- _____ Received an inheritance (self or spouse)
- _____ Other (please specify_____)

OR

- _____ No, none of these happened.

B42. Sometimes people have negative surprises earlier in life that cause their finances to turn out worse than expected. Did any of the following happen to you? (**Check all that apply.**)

- ☐ Bad health that affected the ability to work (self or spouse)
- ☐ Large unexpected health expenses (self or spouse)
- ☐ Unemployment (self or spouse)
- ☐ Retired too early (self or spouse)
- ☐ Salary or earnings were less than expected (self or spouse)
- ☐ My/our investments or business performed badly
- ☐ Needed to provide financial help to family members
- ☐ College costs (for kids or grandchildren) higher than expected
- ☐ Divorce or separation
- ☐ Death in the family
- ☐ Large expenses other than health or education expenses
- ☐ Other (please specify_____)

OR

- ☐ No, none of these happened.

If you have reached age 60 or older, please continue to B43 on the next page. Otherwise, go to B46 on page 20.

B43. Please think back to when you were around 45 years old. Suppose you could redo your spending and saving from then to now, which of the following would you do? (**Check only one.**)

☐

**Spend less
and save more**
over the years?

Go to B44a

☐

**Spend and save
about the same**
over the years?

Go to B46 on p. 20

☐

**Spend more
and save less**
over the years?

Go to B44b

B44a. How strongly do you wish you could redo your spending and saving?

- ☐ Very strongly
- ☐ Strongly
- ☐ Somewhat strongly
- ☐ Not at all strongly

B45a. To save more you have to spend less. Which of the spending categories could you have possibly spent less on?

- ☐ Housing
- ☐ Food
- ☐ Clothing
- ☐ Appliances and home furnishings
- ☐ Car
- ☐ Leisure (going/dining out, hobbies, etc)
- ☐ Children's education or other child-related expenses
- ☐ Providing financial help
- ☐ Other (specify _____)

OR

- ☐ No way I/we could have cut spending.
I/We could not have saved more.

OR/IN ADDITION

- ☐ I/we would have worked more or longer.

B44b. How strongly do you wish you could redo your spending and saving?

- ☐ Very strongly
- ☐ Strongly
- ☐ Somewhat strongly
- ☐ Not at all strongly

B45b. To save less you could have spent more. Which of the spending categories would you have spent more on?

- ☐ Housing
- ☐ Food
- ☐ Clothing
- ☐ Appliances and home furnishings
- ☐ Car
- ☐ Leisure (going/dining out, hobbies, etc)
- ☐ Children's education or other child-related expenses
- ☐ Providing financial help
- ☐ Other (specify _____)

OR

- ☐ I would not really have wanted to spend more after all.

OR/IN ADDITION

- ☐ I/we would have worked less or retired earlier.

B46. We would like to understand more about spending in retirement. Are you retired?

_____ Yes → **Complete BOX A**

_____ No → **Complete BOX B**

BOX A – Retired:

a. How did your TOTAL spending change with retirement?

_____ Stayed the same → Go to c

_____ Increased

_____ Decreased

b. By how much?

_____ %

c. For the items below, check (✓) whether the spending increased, decreased or stayed the same in retirement:

BOX B – Not Retired:

d. How do you expect your TOTAL spending to change with retirement?

_____ Stay the same → Go to f

_____ Increase

_____ Decrease

e. By how much?

_____ %

f. For the items below, check (✓) whether you expect spending to increase, decrease or stay the same in retirement:

B47.	Increase(d)	Decrease(d)	Stay(ed) the same
a. Trips, travel, or vacations			
b. Clothing			
c. Eating out / food and beverages			
d. New home, home repairs, or household items			
e. Entertainment, sports, and hobbies			
f. Automobile expenses			

B48. What do you think are the chances that you will run out of money sometime in the future?

_____ % **(Please enter a number between 0 and 100%)**

B49. Were the questions in Section B answered by the person to whom this questionnaire was addressed, or did someone else answer for that person? (**Check one.**)

- ☐ Yes, the questions were answered by the person to whom the questionnaire was addressed
- ☐ The questions were answered by that person's spouse or partner
- ☐ The questions were answered by that person's son or daughter
- ☐ The questions were answered by someone else: Please say if you are a relative, a friend, a care provider, or what: _____

B50. Approximately, how long did it take you to complete Section B?

Minutes

End of Section B.

Section C:

C1. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a homemaker, or what? (**Check all that apply.**)

- ☐ Working now
- ☐ Temporarily laid off
- ☐ Unemployed and looking for work
- ☐ Disabled
- ☐ Retired
- ☐ Homemaker
- ☐ Other, specify _____
- ☐ Uncertain, can't say

C2. Are you currently married, living with a partner, separated, divorced, widowed, or have you never been married? (**Check one.**)

- ☐ Married
- ☐ Living with a partner
- ☐ Separated → Go to C2b on page 23
- ☐ Divorced → Go to C2b on page 23
- ☐ Widowed → Go to C2b on page 23
- ☐ Never married → Go to C2b on page 23
- ☐ Other, specify: _____ → Go to C2b on page 23

C2a. (If married or living with a partner) Did your household spend any money on clothing and apparel (including footwear, outerwear, and products such as watches or jewelry) in the last 12 months:

- ☐ Yes → What fraction of that spending was for things that
you use? _____ %
your spouse or partner uses? _____ %
other household members use? _____ %
- ☐ No

C2b. Do you (and/or your husband/wife/partner) own or rent the home or apartment you live in? (If you live part of the year in another home or apartment, please answer for the one in which you spend most of the year.) **(Check one.)**

- ☐ Own (or buying)
- ☐ Rent
- ☐ Live rent-free with relative/employer/friend
- ☐ Other, specify: _____

C3. Please add any comments that you wish in the space below:

C4. Were the questions in Section C answered by the person to whom this questionnaire was addressed, or did someone else answer for that person? **(Check one.)**

- ☐ Yes, the questions were answered by the person to whom the questionnaire was addressed
- ☐ The questions were answered by that person's spouse or partner
- ☐ The questions were answered by that person's son or daughter
- ☐ The questions were answered by someone else: Please say if you are a relative, a friend, a care provider, or what: _____

C5. Approximately, how long did it take you to complete Section C?

- ☐ Minutes

Thank you for your participation in this important survey!

