

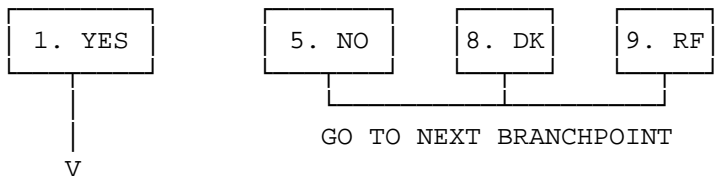
SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 2

FB4. Why did you leave that employer? (Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)
 [DO NOT PROBE BUT CHECK ALL THAT APPLY.]

<input type="radio"/> 01. BUSINESS CLOSED	<input type="radio"/> 06. QUIT
<input type="radio"/> 02. LAID OFF/LET GO	<input type="radio"/> 07. RETIRED
<input type="radio"/> 03. POOR HEALTH/DISABLED	<input type="radio"/> 97. OTHER (SPECIFY)
<input type="radio"/> 04. FAMILY CARE	<input type="radio"/> 98. DK
<input type="radio"/> 05. BETTER JOB	<input type="radio"/> 99. RF

BRANCHPOINT: IF FB4=01 OR 02 — GO TO BRANCHPOINT BEFORE FB5

FB4a. Did your employment situation change in some way that encouraged you to leave?



FB4b. How did it change? [CHECK ALL THAT APPLY:]

- 01. SUPERVISOR ENCOURAGED DEPARTURE
- 02. COWORKERS ENCOURAGED DEPARTURE
- 03. WAGES REDUCED (OR ABOUT TO BE REDUCED)
- 04. HOURS REDUCED (OR ABOUT TO BE REDUCED)
- 05. WOULD HAVE BEEN LAID OFF
- 06. NEW JOB DUTIES
- 07. NEW JOB LOCATION
- 08. BECAME ELIGIBLE FOR PENSION
- 09. EMPLOYER CHANGED HEALTH INSURANCE
- 10. SPECIAL EARLY RETIREMENT INCENTIVE OFFER
- 97. OTHER (SPECIFY)

BRANCHPOINT: IF FB4b=04 ("HOURS REDUCED"), GO TO BRANCHPOINT BEFORE FB5.

FB4c. If your employer had allowed you to work fewer hours with correspondingly less pay, would you have continued working there?

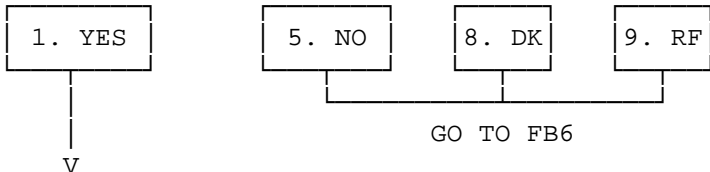
1. YES	5. NO	8. DK	9. RF
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SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 3

BRANCHPOINT: IF FB2/2a DK OR RF — GO TO FB6

IF FB2/2a MINUS MONTH/YEAR OF WAVE I INTERVIEW IS 1 MONTH OR LESS — GO TO FB6

FB5. Were there any months between (MONTH/YEAR OF WAVE I INTERVIEW) and (MONTH/YEAR GIVEN IN FB2) when you did not work for this employer?

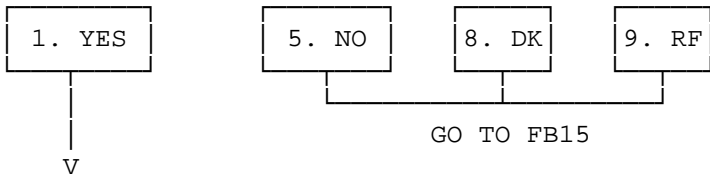


FB5a. Which months were those? (CHECK ALL THAT APPLY.)

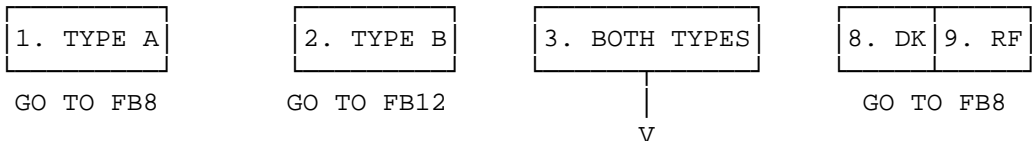
1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

NOTE TO READER: IN ALL QUESTIONS WHERE THE ABOVE GRID APPEARS, THE CATI APPLICATION ALSO ALLOWS FOR THE RESPONSES "ALL OF 1992 AFTER WAVE I INTERVIEW," "ALL OF 1993," AND "ALL OF 1994 TO DATE."

FB6. Were you included in a pension or retirement plan, or in any tax deferred savings plan, when you worked for that employer?



FB7. I would like to know what type of plan this was. In some retirement plans, Type A, benefits are usually based on a formula involving age, years of service, and salary. In other plans, Type B, money is accumulated in an account for you. Was your plan Type A or Type B?



FB7a. How much money was in your account when you left that employer?

\$ _____

X96. NONE	X98. DK	X99. RF
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SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 4

FB8. Do you expect to receive benefits from this plan in the future, are you receiving benefits now, did you get a cash settlement when you left, did you lose your benefits, or what?

[DO NOT PROBE BUT CHECK ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS. CATI DISPLAYS APPROPRIATE QUESTION SEQUENCES AS REQUIRED.]

1. EXPECT FUTURE BENEFITS

→ NEXT PAGE, FB9

2. RECEIVING BENEFITS NOW

FB8a/b. In what month and year did you start to receive these benefits?

a: MONTH b: YEAR

FB8c/d. How much are the benefits per month or year?

c: AMOUNT PER d: TIME PERIOD

FB8e. Are the benefits adjusted for changes in the cost of living?

1. YES 5. NO

GO TO FB14

FB8f. Have they ever been adjusted for changes in the cost of living?

1. YES 5. NO

GO TO FB14

3. RECEIVED CASH SETTLEMENT

FB8g. How much did that amount to?

\$ _____

FB8h. What did you do with the money?

1. BOUGHT DURABLES	2. SPENT IT	3. SAVED/ INVESTED
4. PAID OFF DEBT	5. ROLLED INTO IRA	7. OTHER (SPECIFY)

GO TO FB14

4. ROLLED OVER INTO IRA

FB8j. How much did that amount to?

\$ _____ X96. NONE X97. OTHER (SPCFY)

GO TO FB14

5. LOST BENEFITS

→ GO TO FB14

7. OTHER (SPECIFY:)

GO TO FB14

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 5

FB9. How many years altogether were you included in this plan?
 [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

_____ # YEARS

FB10. At what age do you expect to start receiving (the rest of your) benefits from this plan?

_____ AGE

96. ALREADY RECEIVING ALL BENEFITS [MAKE SURE BENEFITS ARE RECORDED AT FB8a - FB8j] GO TO FB14	8. DK	9. RF
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V

FB11a/d. About how much do you expect these benefits to be? As a proportion of your pay when you left that job, or as an amount per month or year when you start receiving them?) [INTERVIEWER RECORDS ONE OF THE FOLLOWING POSSIBILITIES]

1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
V	GO TO FB11b	GO TO FB11d	GO TO FB14	

FB11a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.

_____ % — GO TO FB14

FB11b/c. PROBE IF NECESSARY: How much do you expect to receive? Was that per month or year?

AMOUNT PER TIME PERIOD	97. OTHER (SPECIFY)	98. DK	99. RF
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GO TO FB14

FB11d. ENTER LUMP SUM AMOUNT.

\$ _____	X96. NONE	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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GO TO FB14

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 6

FB12. How much money was in your account when you stopped working at that business?

\$ _____ X96. NONE X97. OTHER (SPECIFY)

FB13. When you stopped working at that business, did you withdraw the money, roll it over into an IRA, leave it to accumulate in your old plan, convert it to an annuity, or what? [DO NOT PROBE BUT IF MORE THAN ONE RESPONSE GIVEN, CHECK BOX 7 AND RECORD ALL DETAILS.]

1. WITHDREW THE MONEY	→	GO TO FB14
2. ROLLED OVER INTO IRA	}	FB13a. How much is in your account now? \$ _____ <input type="checkbox"/> X96. NONE <input type="checkbox"/> X97. OTHER (SPEC) GO TO FB14
3. LEFT TO ACCUMULATE		
4. CONVERT TO ANNUITY	→	FB13b. How old were you when that annuity started? _____ AGE FB13c/d. How much are the benefits per month or year? c: AMOUNT PER d: TIME PERIOD <input type="checkbox"/> X96. NONE <input type="checkbox"/> X97. OTHER (SPECIFY) GO TO FB14

7. OTHER (SPECIFY)	8. DK	9. RF
↓ V		

FB14. What is the earliest age at which you could have stopped working at that business and begun to receive pension benefits?

_____ AGE X95. NO AGE REQUIREMENT X98. DK X99. RF

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 7

FB15. Now I have a few questions about your current business. What industry do you work in? That is, what does your company do or make? (What industry do you typically work in?)

FB16. What sort of work do you do? (Tell me a little more about what you do.)

FB17. How many hours a week do you usually work in this business?

_____ # HOURS 96. NONE

FB18. [READ SLOWLY:] Counting paid vacations as weeks of work, how many weeks a year do you usually work on this job?

_____ # WEEKS

FB18a. In the last 12 months, did you miss any days from work because of your health?

1. YES 5. NO 8. DK 9. RF

GO TO FB19

V

FB18b. About how many days did you miss?

_____ # DAYS

FB19. Are you paid a regular salary or wages?

1. YES 5. NO 8. DK 9. RF

GO TO FB20

V

FB19a/b. How much are you paid before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

X96. NONE

FB20. Do you receive some or all of the net earnings or profits?

1. YES 5. NO 8. DK 9. RF

GO TO FB21

V

FB20a/b.

(In addition to regular salary,) How much of the net earnings or profits are you entitled to?

[IF R HAS TROUBLE GIVING A DOLLAR FIGURE, ASK: What did you earn the last year you worked?]

a: AMOUNT PER b: TIME PERIOD

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 8

FB21. How many people work in this business?

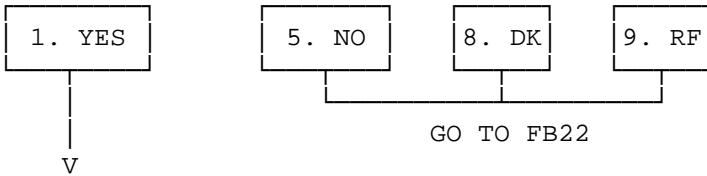
_____ # EMPLOYEES

BRANCHPOINT:

IF MARRIED TO SAME PERSON AS IN WAVE I AND SELF-EMPLOYED IN WAVE I (F3=2),
GO TO FB22

IF NOT MARRIED, GO TO FB22

FB21a. Does your (husband/wife/partner) do any work for the business?



FB21b. How many hours a week does (he/she) usually work for the business?

_____ HOURS PER WEEK

FB21c. Is (he/she) paid a regular salary?

1. YES	5. NO
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SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 9

FB22/22a. In what month and year did you start working at this business?

MONTHS ENTERED MUST BE ON/BEFORE MONTH/YEAR OF THIS INTERVIEW.
IF R WORKED MORE THAN ONCE FOR THIS BUSINESS, ASK ABOUT FIRST HIRE.

22: MONTH 22a: YEAR

FB23. IF MONTH/YEAR WAS GIVEN IN FB22/22a AND IF THAT MONTH/YEAR IS SAME OR LATER THAN WAVE I MONTH/YEAR: Were there any months since MONTH/YEAR IN FB22 when you were not working for this business?

ELSE, IF THIS INTERVIEW IS WITH THE WAVE-I R: Were there any months since WI MONTH/YEAR when you were not working for this business?

ELSE, IF THIS INTERVIEW IS NOT WITH THE WAVE-I R: Were there any months since MARCH 1992 when you were not working for this business?

1. YES	5. NO	8. DK	9. RF
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GO TO BRANCHPOINT BEFORE FB24

V
FB23a.

Which months were those? (CHECK ALL THAT APPLY.)

[DATE OF WAVE I INTERVIEW PROVIDED FOR INTERVIEWER'S INFORMATION]

1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 10

BRANCHPOINT:	1.	WAVE I F3=2 (SELF-EMPLOYED) <u>AND</u> MONTH/YEAR GIVEN IN FB22/22a IS BEFORE MONTH/YEAR OF WAVE I INTERVIEW—GO TO FB25
	2.	ALL OTHERS—CONTINUE WITH FB24

FB24/24a. What were you earning when you started working at this business? (Was that per hour, week, month, or year?)

24: AMOUNT PER a: TIME PERIOD

X96. NONE	X97. OTHER (SPECIFY)
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FB25. Are you covered by a union or employee-association contract?

1. YES	5. NO
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BRANCHPOINT:	1.	SELF-EMPLOYED AT WAVE I (F3=2) <u>AND</u> MONTH/YEAR IN FB22/22a IS BEFORE MONTH/YEAR OF WAVE I INTERVIEW <u>AND</u> INCLUDED IN PENSION PLAN AT WAVE I (F36=1) — GO TO FB27
	2.	ALL OTHERS — CONTINUE WITH FB26

FB26. Now I'd like to ask about pension or retirement plans on your job. Aside from IRA or Keogh plans, are you included in any pension plans or tax-deferred savings plans through your work?

1. YES	5. NO	8. DK	9. RF
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GO TO FB35

GO TO FB64

FB27. Have the rules that govern your pension benefits or the age you can receive them changed since WAVE I MONTH/YEAR?

1. YES	5. NO	7. DENIES BEING COVERED BY A PENSION
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GO TO FB36

GO TO FB64

FB28. In how many different pension plans are you included on this job?

_____ # OF PLANS

LEAD-IN TO FB29:

IF FB28=1: I would like to know what type of plan this is.

IF FB28>1: Now I have some questions about your (next) most important of these plans.

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REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

FB29. In some retirement plans, Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you. Is your plan Type A or Type B?

DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK PROFIT SHARING ARE ALL TYPE B RETIREMENT PLANS [OFTEN CALLED "DEFINED BENEFIT"].

FB30. For that part of your plan where money is accumulated in an account, how much is in the account at present?

FB31/31a. At what age do you expect to start receiving benefits from this plan?

FB32. About how much do you expect your
 32a benefits to be? (As a percent of
 32b your pay at retirement, or as an
 32c amount per month or year?)
 32d

IF DK/RF TO FB31/31a →
 IF 2ND/3RD PLAN →

FB33. If you continue to work
 33a at this business
 (until age FB31/for FB31a years),
 how much do you expect your pay
 to be?

FB34. How much money is in your
 account at present?

<input type="text" value="1. TYPE A (FORMULA)"/> GO TO FB31	<input type="text" value="2. TYPE B (ACCOUNT)"/> GO TO FB34	<input type="text" value="3. BOTH A & B"/> ↓	<input type="text" value="8. DK"/> <input type="text" value="9. RF"/> GO TO FB31
\$ _____		<input type="text" value="X96. NONE"/> <input type="text" value="X97. OTHER (SPECIFY)"/>	
31: AGE		<input type="text" value="95. NO AGE REQUIREMENT"/>	
31a: "YEARS" RESPONSE CODED			
<input type="text" value="98. DK"/>		<input type="text" value="99. RF"/> → GO TO NEXT BRANCHPOINT	
32a: % OF PAY 32b: AMOUNT PER 32c: TIME PERIOD 32d: LUMP SUM AMOUNT			
33: AMOUNT PER 33a: TIME PERIOD			
<input type="text" value="X96. NONE"/>		<input type="text" value="X97. OTHER (SPECIFY)"/>	
<input type="text" value="GO TO NEXT BRANCHPOINT"/>			
\$ _____		<input type="text" value="X96. NONE"/> <input type="text" value="X97 OTHER (SPEC)"/>	

BRANCHPOINT: IF 2ND OR 3RD PLAN — GO BACK TO FB29 TO COLLECT DETAILS

WHEN FINISHED WITH ALL PLANS — GO TO FB64

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 12

FB36. In how many different plans of this sort are you included on this job?

_____ # OF PLANS

LEAD-IN TO FB37:

IF FB36=1: I would like to know what type of plan this is.

IF FB36H1: Now I have some questions about the (next) most important of these plans.

REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

FB37. In some retirement plans, Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, Type B, money is accumulated in an account for you. Is your plan Type A or Type B?

DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK PROFIT SHARING ARE ALL TYPE B RETIREMENT PLANS [OFTEN CALLED "DEFINED BENEFIT"].

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO FB39	GO TO FB52	V	9. RF
			GO TO FB39

FB38. For that part of your plan where money is accumulated in an account, how much is in the account at present?

\$ _____	X96. NONE
	X97. OTHER (SPECIFY)

FB39. How much do you currently contribute (as a percent of your pay or amount of money per month or year)?

1. % OF PAY	2. AMOUNT OF MONEY— GO TO FB39b
7. DON'T CONTRIBUTE ANYTHING	->GO TO FB40
8. DK _____	
9. RF _____	

FB39a. [PERCENT OF PAY RESPONSE]

_____ % —> GO TO FB40

FB39b. PROBE IF NECESSARY: How much do you currently contribute?

\$ AMOUNT

999996. NOTHING

999997. OTHER (SPECIFY)

FB39c. PROBE IF NECESSARY: Was that per month or per year?

01. HOUR	02. WEEK	03. EVERY TWO WEEKS
04. MONTH	05. TWICE A MONTH	
06. YEAR	97. OTHER (SPECIFY)	

FB40. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

_____ YEAR

FB41. At what age do you expect to start receiving benefits from this plan?

_____ AGE —> GO TO FB42

96. ANSWER IN YEARS

FB41a. FB41 ANSWERED IN YEARS

_____ YEARS

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 13

97. OTHER (SPECIFY)

FB42. About how much do you expect your benefits to be? (As a percent of your pay at retirement, or as an amount per month or year?)

1. PERCENT OF PAY
 2. AMOUNT PER MONTH/YEAR —> GO TO FB42b
 3. LUMP SUM —> GO TO FB42d
 8/9. DK/RF —> GO TO FB43

FB42a. PERCENT OF PAY RESPONSE

_____ % —> GO TO FB43

FB42b. [PROBE IF NECESSARY] How much do you expect to receive?

\$ AMOUNT
 9999996. NONE
 9999997. OTHER (SPECIFY) —> GO TO FB42d
 9999998/9. DK/RF

FB42c. [PROBE IF NECESSARY] Was that per month or per year?

01. HOUR 02. WEEK 03. EVERY TWO WEEKS
 04. MONTH 05. TWICE A MONTH
 06. YEAR 97. OTHER (SPECIFY)

FB42d. LUMP SUM AMOUNT

\$ AMOUNT

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 14

FB43. Most pension plans have a normal retirement age at which full benefits--sometimes called unreduced benefits--can be received. Some plans allow retirement at an earlier age, usually with reduced benefits. And in many plans, normal retirement age depends on years of service.

TYPE A -- PLANS 1-3

<p>FB43. What is the earliest age at which you would be eligible to receive <u>full</u> or <u>unreduced</u> pension benefits from this job?</p>	<p>_____ AGE</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">97. OTHER (SPECIFY)</div> <div style="border: 1px solid black; padding: 2px;">98. DK</div> <div style="border: 1px solid black; padding: 2px;">99. RF</div> </div> <p style="text-align: center;">GO TO FB46</p>
<p>BRANCHPOINT:</p>	<p><input type="checkbox"/> 1. FB43 AGE = FB41 AGE → GO TO FB45</p> <p><input type="checkbox"/> 2. ALL OTHERS</p> <p style="text-align: center;">V</p>
<p>FB44. How much would these full or 44a unreduced benefits be as a per- 44b centage of your pay at retirement 44c or amount of dollars per month or 44d year?</p>	<p>a: PERCENT OF PAY b: AMOUNT PER c: TIME PERIOD d: LUMP SUM AMOUNT</p> <p>NOTHING/DK/RF → GO TO FB45</p>
<p>FB45. If you work at this business 45a until (AGE AT FB43), how much do you expect your pay to be?</p>	<p>45: AMOUNT PER 45a: TIME PERIOD</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">X96. NONE</div> <div style="border: 1px solid black; padding: 2px;">X97. OTHER (SPECIFY)</div> </div>
<p>FB46. What is the <u>earliest</u> age at which you could leave this employer and start to receive pension benefits?</p>	<p>_____ AGE</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">95. NO AGE REQUIREMENT</div> <div style="border: 1px solid black; padding: 2px;">98. DK</div> <div style="border: 1px solid black; padding: 2px;">99. RF</div> </div> <p style="text-align: center;">→ GO TO FB49</p>
<p>FB47. BRANCHPOINT</p>	<p>1. AGE IN FB41 = AGE IN FB46 → GO TO FB49</p> <p>2. AGE IN FB43 = AGE IN FB46 → GO TO FB49</p> <p>3. ALL OTHERS → CONTINUE WITH FB48</p>
<p>FB48. By how much would your pension 48a be reduced from full benefits if 48b you left this job at 48c (AGE IN FB46)? 48d</p>	<p>a: PERCENT b: AMOUNT PER c: TIME PERIOD d: LUMP SUM AMOUNT</p> <p>["NONE" RESPONSE ALLOWED]</p>

GO TO FB49

TYPE A – PLANS 1-3

FB49. Does the amount of your pension depend on Social Security benefits, in that when you start receiving Social Security benefits your pension benefits will be reduced?

FB49a. When will this change take place: automatically at age 62, automatically at age 65, when you start receiving Social Security benefits, or at some other time?

FB50. Rather than regular retirement benefits, could you choose to receive a lump-sum settlement from this plan when you retire?

FB51. BRANCHPOINT

1. YES	5. NO	8. DK	9. RF
↓	GO TO FB50		
V			
1. AT AGE 62	2. AT AGE 65		
3. WHEN SOCIAL SECURITY BENEFITS BEGIN		4. AT SOME OTHER TIME	
8. DK	9. RF		
1. YES	2. YES, PARTIAL LUMP SUM	5. NO	8. DK 9. RF
SEE FB36			
<input type="checkbox"/>	ONLY 1 PLAN-->GO TO FB64		
<input type="checkbox"/>	ALL OTHERS-->GO BACK TO FB37, PLAN 2		

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 16

TYPE B PLANS

REPEATED FOR PLANS 1-3 AS NECESSARY

FB52. (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a 403B, a Supplemental Retirement Account, a profit-sharing plan, a stock purchase plan, a money purchase plan, or what?

- 01. THRIFT OR SAVINGS
- 02. 401k
- 03. 403b
- 04. SRA
- 05. PROFIT SHARING
- 06. STOCK PURCHASE
- 07. MONEY PURCHASE
- 97. OTHER (SPECIFY)
- 98. DK
- 99. RF

FB53. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.]

_____ YEARS 97. OTHER (SPECIFY)

FB54. How much does (your employer/ 54a the business) contribute (as a 54b percent of your pay or amount of 54c money per month or year)?

a: PERCENT
 b: AMOUNT PER c: TIME PERIOD
 ("NONE" RESPONSE ALLOWED)

FB55. How much do you currently 55a contribute (as a percent 55b of your pay or amount of 55c money per month or year)?

a: PERCENT
 b: AMOUNT PER c: TIME PERIOD
 ("NONE" RESPONSE ALLOWED)

FB56. How much money is in your account at present?

\$ _____ X96. NONE
 X98. DK

CONTINUE WITH FB57

TYPE B -- PLANS 1-3

FB57. Are you able to choose how the money in your account is invested?

1. YES	5. NO	8. DK	9. RF
V	GO TO FB59		

FB58. Is the money in this account invested mostly in stocks, mostly in interest earning assets, is it about evenly split between these, or what?

1. MOSTLY OR ALL STOCK	2. MOSTLY OR ALL INTEREST EARNING	3. SPLIT
7. OTHER: _____		8. DK 9. RF

FB59. Does this plan allow you to receive benefits in the form of a lump sum payment?

1. YES	2. YES, PARTIAL LUMP SUM	5. NO	8. DK
			9. RF

FB60. Does it allow you to receive benefits in the form of installments or a monthly pension?

1. YES	5. NO	8. DK	9. RF
V	GO TO FB61		

FB60a. What is the youngest age at which you could leave this employer and start receiving a monthly pension or installments from this plan?

_____ AGE	98. DK	99. RF
95. NO AGE REQUIREMENT		

FB61. At what age do you expect to start receiving any benefits from this plan?

_____ AGE	98. DK	99. RF
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FB61a. In what form do you expect to receive benefits? (As a lump sum payment, as a monthly pension, as installments, or what?)

1. LUMP SUM	2. MONTHLY PENSION	3. INSTALLMENTS PENSION
7. OTHER: _____		8. DK 9. RF

FB62. BRANCHPOINT

SEE FB36	
<input type="checkbox"/>	ONLY 1 PLAN-->GO TO FB64
<input type="checkbox"/>	ALL OTHERS-->GO BACK TO FB37 FOR PLANS 2 AND/OR 3

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 18

BRANCHPOINT: 1. 1-3 PENSION PLANS INDICATED IN FB36 — GO TO FB64
2. ALL OTHERS — CONTINUE WITH FB63

FB63. Altogether how much do you have in your account balance(s) for any other pension plans or savings plan(s) from this job?

\$ _____ X96. NOTHING

FB64. Counting high school graduation as 12 years, about how many years of school would you say are needed to do your job reasonably well?

96. NONE _____ YEARS OF SCHOOL (1-20)
|
|
V

FB64a. For someone with this much formal schooling, about how much experience do you think it would take to become good at your job?

AMOUNT OF (FB64b) WEEKS/MONTHS/YEARS

FB68. Over the next several years, do you expect your earnings, adjusted for inflation, to go up, stay about the same, or go down?

1. GO UP 3. STAY ABOUT THE SAME 5. GO DOWN 8. DK 9. RF

BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO FB77

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 19

FB69. Sometimes people look for a different job even when they are currently working. Are you currently looking for another job?

1. YES	5. NO	8. DK	9. RF
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GO TO FB74

V

FB70. Are you looking for jobs only in this area, or are you considering jobs that would require you to move?

1. JOBS IN THIS AREA	2. JOBS REQUIRING A MOVE	3. BOTH/EITHER ONE
----------------------	--------------------------	--------------------

FB71. Are you looking for part-time or full-time work?

1. PART-TIME	2. FULL-TIME	3. EITHER KIND
--------------	--------------	----------------

FB72. Are you looking for the same kind of work you're doing now, or something different?

1. SAME	2. EITHER/BOTH	8. DK	9. RF	3. DIFFERENT
---------	----------------	-------	-------	--------------

V

FB72a. How would it be different?

V

FB73. During the past four weeks, what have you been doing to find another job?
[DO NOT READ CATEGORIES. CHECK ALL THAT APPLY.]

- 01. CHECKED WITH PUBLIC EMPLOYMENT AGENCY
- 02. CHECKED WITH PRIVATE EMPLOYMENT AGENCY
- 03. VISITED EMPLOYERS DIRECTLY →
- 04. PHONED OR WROTE EMPLOYERS DIRECTLY →
- 05. ASKED FRIENDS OR RELATIVES →
- 07. READ ADS
- 08. DIDN'T DO ANYTHING SPECIFIC
- 97. OTHER: _____

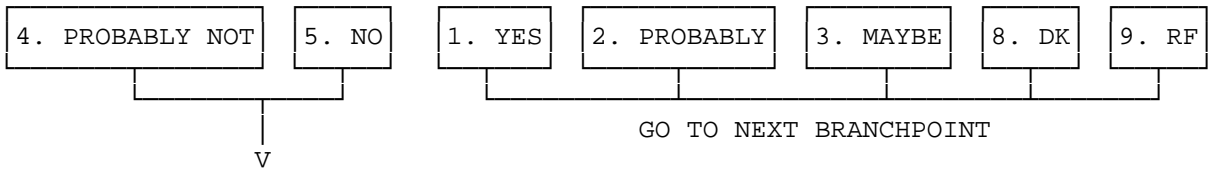
FB73e1. How many employers did you visit?

FB73f1. How many employers did you call or write?

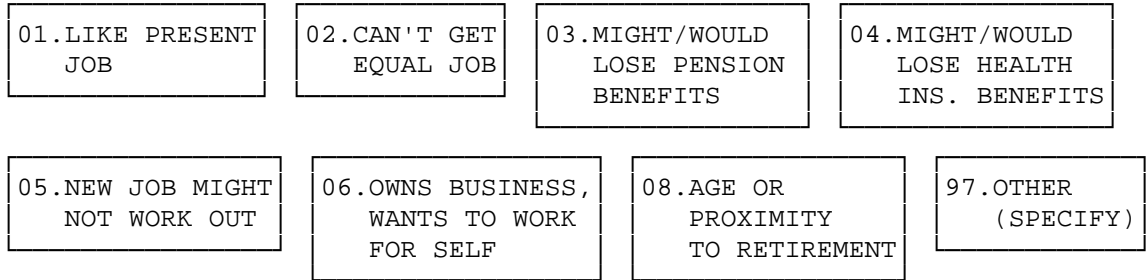
GO TO NEXT BRANCHPOINT

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 20

FB74. If you found out about another job like the one you have now, would you look into it?



FB74a. Is that because you like your present job, because you don't think you could get an equally good job, because you might lose pension or health insurance benefits if you changed jobs, or what? [CHECK ALL THAT APPLY.]



BRANCHPOINT: SELF-EMPLOYED AT WAVE I AND STARTED WORKING AT CURRENT BUSINESS BEFORE WAVE I INTERVIEW — GO TO FB77

ALL OTHERS — CONTINUE WITH FB75

FB75. Now I'm going to read some statements that are true for some people's jobs but not for other people's jobs. Thinking of your job, please tell how often these statements are true.

	ALL OR ALMOST ALL OF THE TIME (1)	MOST OF THE TIME (2)	SOME OF THE TIME (3)	NONE OR ALMOST NONE OF THE TIME (4)
FB75a. My job requires lots of physical effort. Is this true all or almost all of the time, most of the time, some of the time, or none or almost none of the time? [REPEAT AS NEEDED FOR SUBSEQUENT QUESTIONS.]				
FB75b. (My job requires) lifting heavy loads.				
FB75c. (My job requires) stooping, kneeling, or crouching.				
FB75d. My job requires good eyesight.				
FB75e. (My job requires) intense concentration or attention.				
FB75f. (My job requires) skill in dealing with other people.				

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 21

FB76. IF R WAS ASKED FB75: Here are some more statements that are true for some people's jobs but not for others. Again thinking of your job, this time please indicate how much you agree or disagree with each statement.

IF R WAS NOT ASKED FB75: Here are some statements that are true for some people's jobs but not for others. Thinking of your job, please indicate how much you agree or disagree with each statement.

		STRONGLY AGREE (1)	AGREE (2)	DISAGREE (3)	STRONGLY DISAGREE (4)
FB76a.	My job requires me to do more difficult things than it used to. Do you strongly agree, agree, disagree, or strongly disagree with that statement? [REPEAT AS NECESSARY]				
FB76b.	My job involves a lot of stress.				
FB76c.	As I get older, I would prefer to <u>gradually</u> reduce the hours I work on this job, keeping my pay per hour the same.				
FB76d.	I really enjoy going to work.				

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 22

FB77. Are you doing any other work for pay now, such as (another) business of your own, a second job, or the military reserves?

1. YES	5. NO	8. DK	9. RF
--------	-------	-------	-------

GO TO FB81

V
FB77a. Is this your own business, a second job, the military reserves, or what? [CHECK ALL THAT APPLY.]

1. OWN BUSINESS	2. SECOND JOB	3. MILITARY RESERVES	7. OTHER: _____
--------------------	------------------	-------------------------	------------------------

FB78. How many hours a week do you usually work on (this other job/these other jobs)?

_____ # HOURS

FB79. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

_____ # WEEKS

FB80/80a. About how much do you earn before taxes from (this other job/these other jobs)? (Is that per hour, week, month, year, or what?)

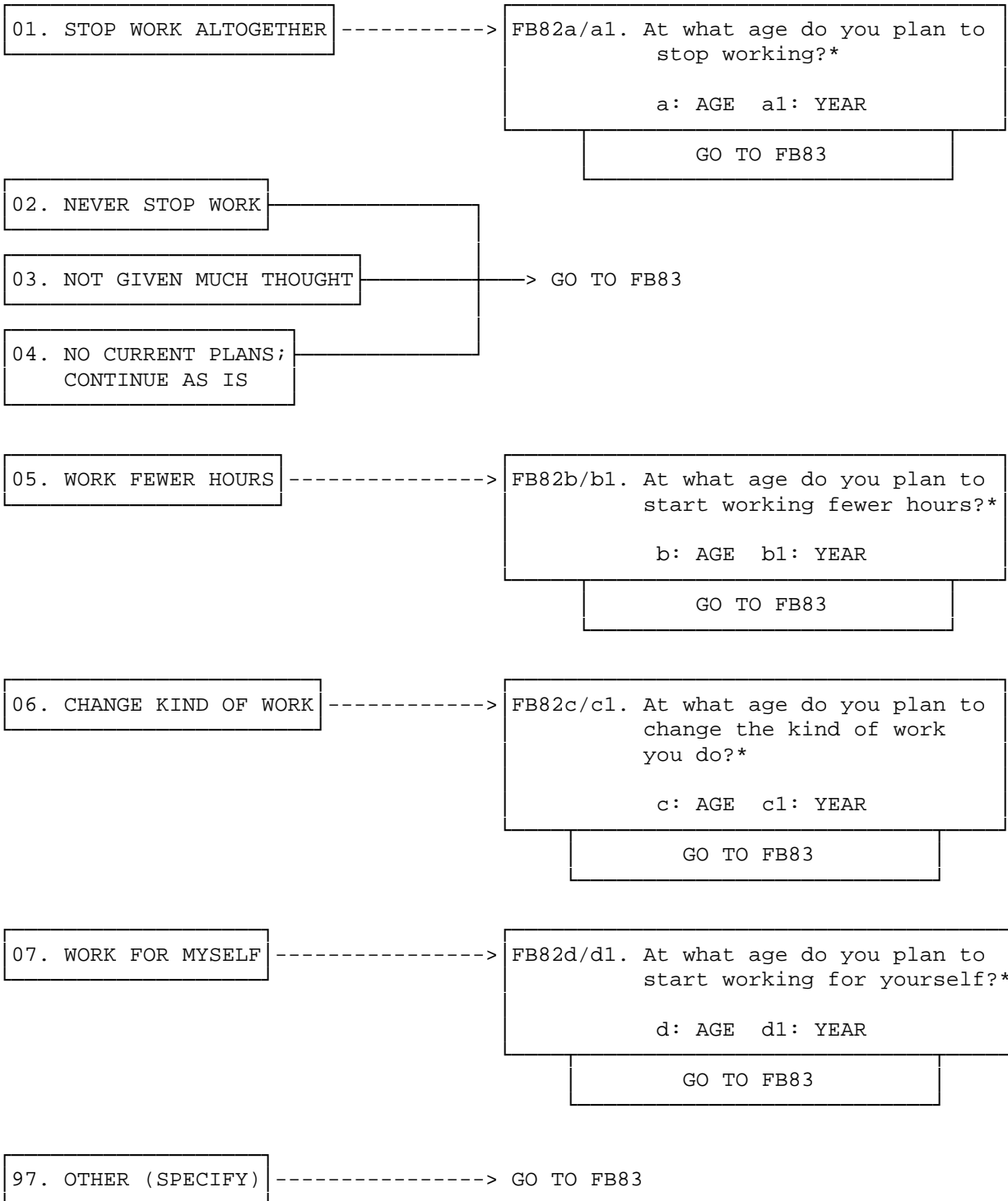
80: AMOUNT PER 80a: TIME PERIOD

FB81/81a. Now I have a few questions about work and retirement. On your main job, what is the usual retirement age for people who work with you or have the same kind of job?

81: AGE 81a: YEARS OF SERVICE 97. NO "USUAL"

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 23

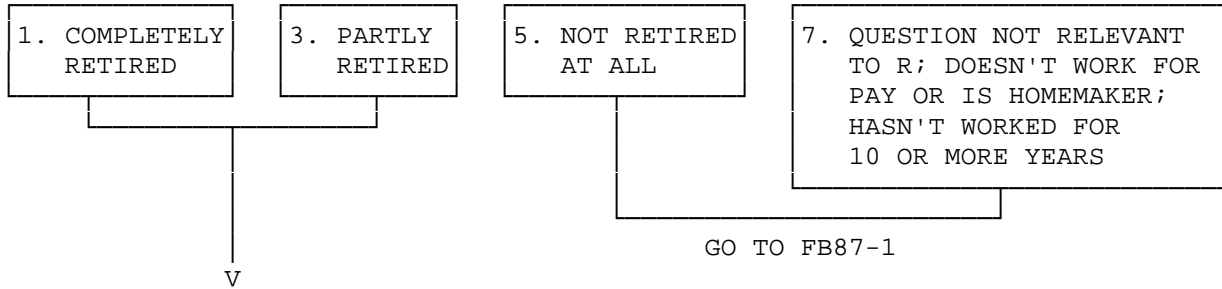
FB82. Are you currently planning to stop working altogether or work fewer hours at a particular date or age, have you not given it much thought, or what?
[DO NOT PROBE BUT CHECK ALL THAT APPLY AND ASK ALL FOLLOW-UP QUESTIONS.]



*A "NEVER" ANSWER IS ALLOWED FOR THESE QUESTIONS.

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 24

FB83. We are interested in what people think about retirement, whether they themselves are retired or not. At this time do you consider yourself partly retired, completely retired, or not retired at all?

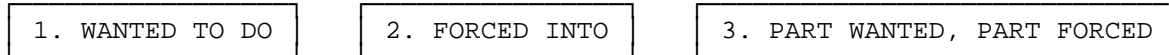


BRANCHPOINT: IF FA1j (YEAR IN WHICH RETIRED) CONTAINS A VALID ANSWER, GO TO FB84

FB83a. In what month and year did you (partly/completely) retire?

MONTH/YEAR

FB84. Thinking back to the time you (partly/completely) retired, was that something you wanted to do or something you felt you were forced into?

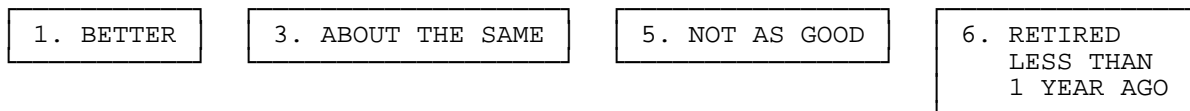


BRANCHPOINT: IF FB83'H1 — GO TO FB87-1

FB85. All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?



FB86. Thinking about your retirement years compared to the years just before you retired, would you say the retirement years have been better, about the same, or not as good?



SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 25

FB87. (IF "COMPLETELY RETIRED") I'm going to read you a list of reasons why some people retire. Please tell me whether, for you, these were very important reasons for retirement, moderately important, somewhat important, or not important at all. (REFERS TO FB87:1-4, BELOW)

(IF "COMPLETELY RETIRED") Now I'm going to read you a list of things that some people say are good about retirement. For each one, please tell, was this very important, moderately important, somewhat important, or not important at all. (REFERS TO FB87:5-7, BELOW)

(IF NOT "COMPLETELY RETIRED") Now I'm going to read you a list of things that some people say are good about retirement. For each one, please tell me if, for you, they are very important, moderately important, somewhat important, or not important at all. (REFERS TO FB87:5-7, BELOW)

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FB87:1. Poor health. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FB87:2. Wanted to do other things. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FB87:3. Didn't like the work. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FB87:4. Wanted to spend more time with my family. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 26

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FB87:5. Being your own boss. (Is/Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FB87:6. Being able to take it easy. (Is/Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FB87:7. Having the chance to travel. (Is/Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				

FB88. (IF "COMPLETELY RETIRED") Now for things that some people say are bad about retirement. Please tell me if, during your retirement, they have bothered you a lot, somewhat, a little, or not at all.

(IF NOT "COMPLETELY RETIRED") Now for things that some people say are bad about retirement. Please tell me if they worry you a lot, somewhat, a little, or not at all.

	BOTHERED/ WORRIED A LOT (1)	BOTHERED/ WORRIED SOMEWHAT (2)	BOTHERED/ WORRIED A LITTLE (3)	BOTHERED/ WORRIED NOT AT ALL (4)
FB88:1. Not doing anything productive or useful. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FB88:2. Illness or disability. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FB88:3. Not having enough income to get by. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 27

BRANCHPOINT:

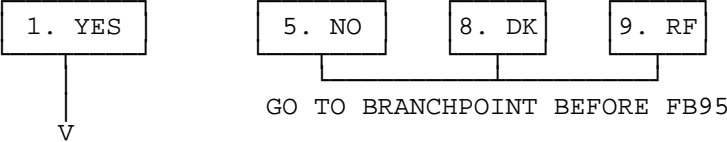
1. IF THIS INTERVIEW IS WITH A NEW RESPONDENT (NO IW OR PROXY IW AT WAVE I), GO TO NEXT SECTION.
2. EMPLOYEE WAVE I (F3=1) AND STARTED WORKING AT CURRENT BUSINESS LESS THAN TWO MONTHS AFTER LEAVING WAVE I EMPLOYER — GO TO FB95
3. SELF-EMPLOYED WAVE I (F3=2) AND STARTED WORKING AT CURRENT BUSINESS LESS THAN TWO MONTHS AFTER DATE OF WAVE I INTERVIEW — GO TO NEXT SECTION
4. NOT EMPLOYED WAVE I (F2=5) AND STARTED WORKING AT CURRENT BUSINESS LESS THAN TWO MONTHS AFTER DATE OF WAVE I INTERVIEW — GO TO NEXT SECTION
5. ALL OTHERS — CONTINUE WITH FB89

FB89. IF NOT SELF-EMPLOYED AT WAVE I (F3=1) AND NAME OF WAVE I EMPLOYER KNOWN: After you stopped working for WAVE I EMPLOYER and before you started working at your current business, did you do any work for pay?

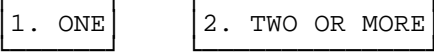
IF NOT SELF-EMPLOYED AT WAVE I (F3=1) AND SELF-EMPLOYED NOW AND NAME OF WAVE I EMPLOYER NOT KNOWN: Between MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER (FB2) and MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS (FB22), did you do any work for pay?

IF SELF-EMPLOYED (F3=2) OR UNEMPLOYED (F2=5) AT WAVE I AND MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS (FB22) KNOWN: Between MONTH/YEAR OF WAVE I INTERVIEW and MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS -- when you started working at your current business -- did you do any work for pay?

ELSE: Between WAVE I MONTH/YEAR and the time you started working at your current business -- did you do any work for pay?



FB90. Counting yourself as an employer if you were self employed, for how many employers did you work?



FB91. IF SELF-EMPLOYED OR UNEMPLOYED AT WAVE I AND MONTH/YEAR STARTED WORKING FOR SELF KNOWN: During which of the months between MONTH/YEAR OF WAVE I INTERVIEW and MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

IF NOT SELF-EMPLOYED AT WAVE I AND MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER KNOWN AND MONTH/YEAR STARTED WORKING FOR SELF KNOWN: During which of the months between MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER and MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[WAVE I MONTH/YEAR PROVIDED FOR INTERVIEWER'S INFORMATION]

1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) — PAGE 28

FB92. During these months, how many hours per week did you usually work?

_____ # HOURS

FB93/93a. On average, how much were you earning before deductions during these months?

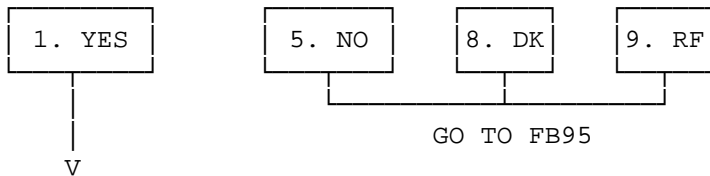
93: AMOUNT PER 93a: TIME PERIOD

FB94. Why did you stop working at that job? (Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)
[ENTER ALL THAT APPLY.]

<input type="radio"/> 01. BUSINESS CLOSED	<input type="radio"/> 05. BETTER JOB
<input type="radio"/> 02. LAID OFF/LET GO	<input type="radio"/> 06. QUIT
<input type="radio"/> 03. POOR HEALTH/DISABLED	<input type="radio"/> 07. RETIRED
<input type="radio"/> 04. FAMILY CARE	<input type="radio"/> 97. OTHER (SPECIFY)

BRANCHPOINT: IF FB94=01 OR 02 — GO TO NEXT BRANCHPOINT

FB94a. Did your employment situation change in some way that encouraged you to leave?



FB94b. How did it change? [CHECK ALL THAT APPLY:]

- 01. SUPERVISOR ENCOURAGED DEPARTURE
- 02. COWORKERS ENCOURAGED DEPARTURE
- 03. WAGES REDUCED (OR ABOUT TO BE REDUCED)
- 04. HOURS REDUCED (OR ABOUT TO BE REDUCED)
- 05. WOULD HAVE BEEN LAID OFF
- 06. NEW JOB DUTIES
- 07. NEW JOB LOCATION
- 08. BECAME ELIGIBLE FOR PENSION
- 09. EMPLOYER CHANGED HEALTH INSURANCE
- 10. SPECIAL EARLY RETIREMENT INCENTIVE OFFER
- 97. OTHER (SPECIFY)

BRANCHPOINT:

- 1. SELF-EMPLOYED OR NOT WORKING AT WAVE I — GO TO NEXT SECTION
- 2. ALL OTHERS— CONTINUE WITH FB95

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 29

FB95. Employers sometimes encourage older workers to leave a firm at a particular time by offering a special financial incentive, like a cash bonus or improved pension benefits. These are often called "early retirement windows." Have you been offered such an early retirement window at any time since (MONTH/YEAR OF WAVE I INTERVIEW)?

1. YES

5. NO — GO TO NEXT SECTION

↓

FB95a. How many of these special incentive offers have you received since (MONTH/YEAR OF WAVE I INTERVIEW)?

___ # OFFERS RECEIVED

<i>[QUESTIONS REPEATED IF MORE THAN ONE EARLY-OUT WINDOW OFFERED]</i>	
FB96a/b. In what month and year was the [READ IF MORE THAN ONE OFFER: (first/last)] special incentive offered?	a: MONTH b: YEAR
FB97. Which employer were you working for at that time?	FULL EMPLOYER NAME [CATI MAY DISPLAY NAMES OF WAVE I & II EMPLOYERS]
FB98. Was the special incentive a cash bonus, improved pension benefits, or what? [ENTER ALL THAT APPLY.]	1. CASH BONUS 2. IMPROVED BENEFITS 3. PERMANENT MEDICAL INSURANCE 4. TEMPORARY MEDICAL INSURANCE 5. TEMPORARY CASH BENEFIT 6. ADDITIONAL YEARS OF SERVICE CREDITED 7. OTHER (SPECIFY)
<i>[FB99a-FB99f BROUGHT UP AS NECESSARY BY CATI APPLICATION]</i>	
FB99a. How much did the cash bonus amount to?	AMOUNT
FB99b. How much did the extra pension benefits amount to?	AMOUNT PER TIME PERIOD
FB99c. Until what age did you receive the temporary medical insurance	AGE OR (IF GIVEN) YEAR
FB99d. How much did the temporary cash benefits amount to?	AMOUNT PER TIME PERIOD
FB99d. Until what age did you receive the temporary cash benefit?	AGE OR (IF GIVEN) YEAR
FB99e. How many years of service credit did you receive?	# OF YEARS
FB99f. How much did the other incentives amount to?	AMOUNT

SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 30

<p>FB100. Did you accept the incentive and leave that employer?</p>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">5. NO</div> </div> <p style="display: flex; justify-content: space-between; margin-top: 5px;"> CONTINUE WITH FB101 GO TO FB102 </p>
<p>FB101. Was the special incentive important in your decision, or would you probably have left at about that time anyway?</p>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1. IMPORTANT</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">5. LEFT ANYWAY</div> </div> <p style="text-align: center; margin-top: 10px;">GO TO FB103</p>
<p>FB102. If you had been offered twice as much (to leave) at that time, would you have done so?</p>	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 5px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 5px; text-align: center;">5. NO</div> </div> <p style="text-align: center; margin-top: 10px;">V</p>
<p>FB103. INTERVIEWER CHECKPOINT SEE FB95</p> <p><input type="checkbox"/> ONLY ONE EARLY-OUT WINDOW--->NEXT SECTION</p> <p><input type="checkbox"/> ALL OTHERS--->GO BACK TO FB96 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW</p>	

END OF EMPLOYMENT SECTION FOR THE SELF-EMPLOYED