

- F3. Next are some questions about your current, main job. Do you work for someone else, are you self-employed, or what? [IF R SAYS, "I RUN MY OWN BUSINESS" CHECK "SELF-EMPLOYED".]

1. SOMEONE
ELSE

2. SELF-
EMPLOYED



TURN TO P. 73,
F26

- F3a. For whom do you work? [What is the (company's/organization's) name?]

MARK BOX F3a-b AND RECORD NAME OF CURRENT
EMPLOYER ON DATA CARD, SIDE 1 ("CURRENT JOB")

[IF R ASKS: We would like to obtain complete information about fringe benefits for people like you. In order to do this, we need the complete name and address of your employer.]

- F3b. What is the address of the place where you work? (I will need the mailing address, city, state, and zip code.)

RECORD ADDRESS OF EMPLOYER ON DATA CARD, SIDE 1 ("CURRENT JOB")

- F4. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

- F5. What is the official title of your job? (The title that your employer uses?)

OFFICIAL JOB TITLE

- F6. What sort of work do you do? (Tell me a little more about what you do.)

- F7. When did you start doing this kind of work?

_____ OR _____ YRS AGO OR AT AGE _____
YEAR

- F8. How many hours a week do you usually work on this job?

_____ # HOURS

F9. Do you work this number of hours nearly every week, or do the hours you work vary a lot from week to week?

1. SAME EACH WEEK

GO TO F10

2. VARY A LOT

V

IF VARIATION IS DUE TO SEASONAL
WORK READ: These questions are
about times when you are
working (REPEAT F9)

F9a. How many hours would you work in a week with relatively long hours?

_____ # HRS

F9b. How many hours in a relatively short week?

_____ # HRS

F10. [READ SLOWLY:] Counting paid vacations as weeks of work, how many weeks a year do you usually work on this job?

_____ # WEEKS

F11. How many weeks of paid vacation do you get?

_____ # WEEKS VAC

96. NONE

F12. And how many days of paid sick leave are you allowed each year?

_____ # DAYS SICK

96. NONE

95. NO SET NUMBER

F13. In the last 12 months, did you miss any days from work because of your health?

1. YES

5. NO

---->GO TO F14

V

F13a. About how many days did you miss?

_____ # DAYS

F14. Does your employer provide coverage for long-term disability on this job?

1. YES

5. NO

F15. On your job, do you make decisions about the pay and promotion of others?

1. YES

5. NO

—NEXT PAGE, F16

V

F15a. For how many people do you make pay and promotion decisions?

_____ # PEOPLE

F16. Are you salaried on this job, paid by the hour, or what?

1. SALARIED	2. HOURLY	3. PIECEWORK/COMMISSION	7. OTHER/COMBINATION
↓ V	GO TO F16d	GO TO F16h	NEXT PAGE, F16k

SALARIED

F16a. How much is your salary, before taxes and other deductions? \$ _____ PER _____

F16b. If you were to work more hours than usual during some week, would you get paid for those extra hours, get time off later, or get no compensation for the extra hours?

1. EXTRA PAY	2. TIME OFF	-->NEXT PAGE, F17<--	3. NO COMP
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↓
V

F16c. About how much would you make per hour for those extra hours? \$ _____ PER HOUR

TIME AND A HALF	DOUBLE TIME	STRAIGHT TIME OR REG. WAGE
-----------------	-------------	----------------------------

NEXT PAGE, F17

HOURLY

F16d. What is your hourly wage rate for regular work time? \$ _____ PER HOUR

F16e. What is your hourly wage rate for overtime? 96. DON'T WORK OVERTIME (VOL)

\$ _____ PER HOUR NEXT PAGE, F17

TIME AND A HALF	DOUBLE TIME	STRAIGHT TIME OR REG. WAGES	95. GET TIME OFF
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OTHER (SPECIFY): _____

F16f. During the last year, in how many weeks did you work some overtime?

_____ WEEKS 96. NONE --->NEXT PAGE, F17

F16g. Are you required to work overtime, or it is pretty much up to you?

1. REQUIRED	2. SOMETIMES REQUIRED	3. UP TO R
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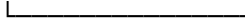
NEXT PAGE, F17

PIECEWORK/COMMISSION

F16h. What does that amount to, before taxes and other deductions, in an average week or month? \$ _____ PER _____

F16j. If you worked an extra hour, how much would you earn for that? \$ _____ PER HOUR

NEXT PAGE, F17



OTHER

F16k. (How are you paid?) _____

F16m. How much are you paid before taxes and other deductions?
 \$_____ PER _____ X96. UNPAID WORKER -->GO TO F17

F16n. If you worked an extra hour, how much
 would you earn for that hour? \$_____ PER HOUR

X95. GET TIME OFF INSTEAD X96. NO EXTRA PAY OR TIME OFF

F17. (Not counting overtime hours,) Could you reduce the number of hours in your regular work schedule?

1. YES 5. NO 8. DK

V

F17a. Would you like to do so even if your earnings were reduced in the same proportion?
 1. YES 5. NO --->NEXT PAGE, F20

F17b. How many hours would you like to work each week?
 _____ # HRS

NEXT PAGE, F20

V

F18. INTERVIEWER CHECKPOINT

SEE BOTTOM OF P. 67, F8

1. WEEKLY HOURS 30 OR MORE--->NEXT PAGE, F19

2. ALL OTHERS-->NEXT PAGE, F20

F19. If you wanted to work half time or less on this job, would your employer allow you to do that?

1. YES	3. ONLY TEMPORARILY	5. NO	8. DK
↓ V	GO TO F20		

F19a. Would your pay be cut in proportion to your hours, more than that, or less than that?

1. IN PROPORTION	2. MORE	3. LESS
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F19b. Would your health insurance benefits be reduced, eliminated, or kept the same?

1. REDUCED	2. ELIMINATED	3. KEPT SAME	8. DK	6. DOESN'T HAVE HEALTH INSURANCE BENEFITS
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F19c. Would your eligibility for pension benefits be affected?

1. YES	5. NO	8. DON'T KNOW	6. DOESN'T HAVE PENSION BENEFITS
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F20. Could you increase the number of hours in your regular work schedule?

1. YES	5. NO	8. DK
NEXT PAGE, F21	V	

F20a. Would you like to do so if your earnings were increased in the same proportion?

1. YES	5. NO	---->NEXT PAGE, F21
↓ V		

F20b. How many hours would you like to work each week?

_____ # HRS

F21. About how many employees work for this company or organization at the location where you work?

_____ # OF EMPLOYEES
GO TO F22

998. DON'T KNOW

V

F21a. (RB, TOP OF P. 4) Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

1. FEWER
THAN 5

2. 5 TO
14

3. 15 TO
24

4. 25 TO
99

5. 100 TO
499

6. 500 OR
MORE

F22. About how many employees work for this company or organization at all locations?

995. ONLY ONE
LOCATION (VOL)

_____ # OF EMPLOYEES
GO TO F23

998. DON'T KNOW

GO TO F23

V

F22a. (RB, STILL ON TOP OF P. 4) Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

1. FEWER
THAN 5

2. 5 TO
14

3. 15 TO
24

4. 25 TO
99

5. 100 TO
499

6. 500 OR
MORE

F23. When did you start working for this employer? [IWER: IF R WORKED MORE THAN ONCE FOR THIS EMPLOYER, ASK ABOUT FIRST HIRE.]

_____ OR _____ YRS AGO OR AT AGE _____
YEAR

F24. What was your starting pay, before taxes and other deductions? (Is that per hour, week, month, or year?)

\$_____ PER _____

F25. Are you covered by a union or employee-association contract?

1. YES

5. NO

TURN TO P. 75, F37

R SELF-EMPLOYED

F26. What industry do you work in? That is, what does your company do or make?
(What industry do you typically work in?)

F27. What sort of work do you do? (Tell me a little more about what you do.)

F28. How many hours a week do you usually work in this business?

_____ # HOURS

F29. [READ SLOWLY:] Counting paid vacations as weeks of work, how many weeks a year do you usually work?

_____ # WEEKS

F30. Are you paid a regular salary or wages?

1. YES

5. NO — GO TO F31

↓

F30a. How much are you paid before taxes and other deductions?

\$ _____ PER _____

F31. Do you receive some or all of the net earnings or profits?

1. YES

5. NO — NEXT PAGE, F32

↓

F31a. (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 in 1991?]

\$ _____ PER _____

F32. How many employees does this business have?

_____ # EMPLOYEES

996. NONE

F32a. [IF MARRIED] Does your (husband/wife/partner) do any work for the business?

1. YES

5. NO

↓
V

GO TO F33

F32b. How many hours a week does (he/she) usually work for the business?

_____ HOURS PER WEEK

F32c. Is (he/she) paid a regular salary?

1. YES

5. NO

F33. When did you start working at this business?

_____ OR _____ YRS AGO OR AT AGE _____
YEAR

F34. What were you earning when you started working at this business?
(Was that per hour, week, month, or year?)

\$ _____ PER _____

X96. NOTHING

F35. Are you covered on this job by a union or employee-association contract?

1. YES

5. NO

F36. 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

TURN TO P. 76, F38

TURN TO P. 86, F66

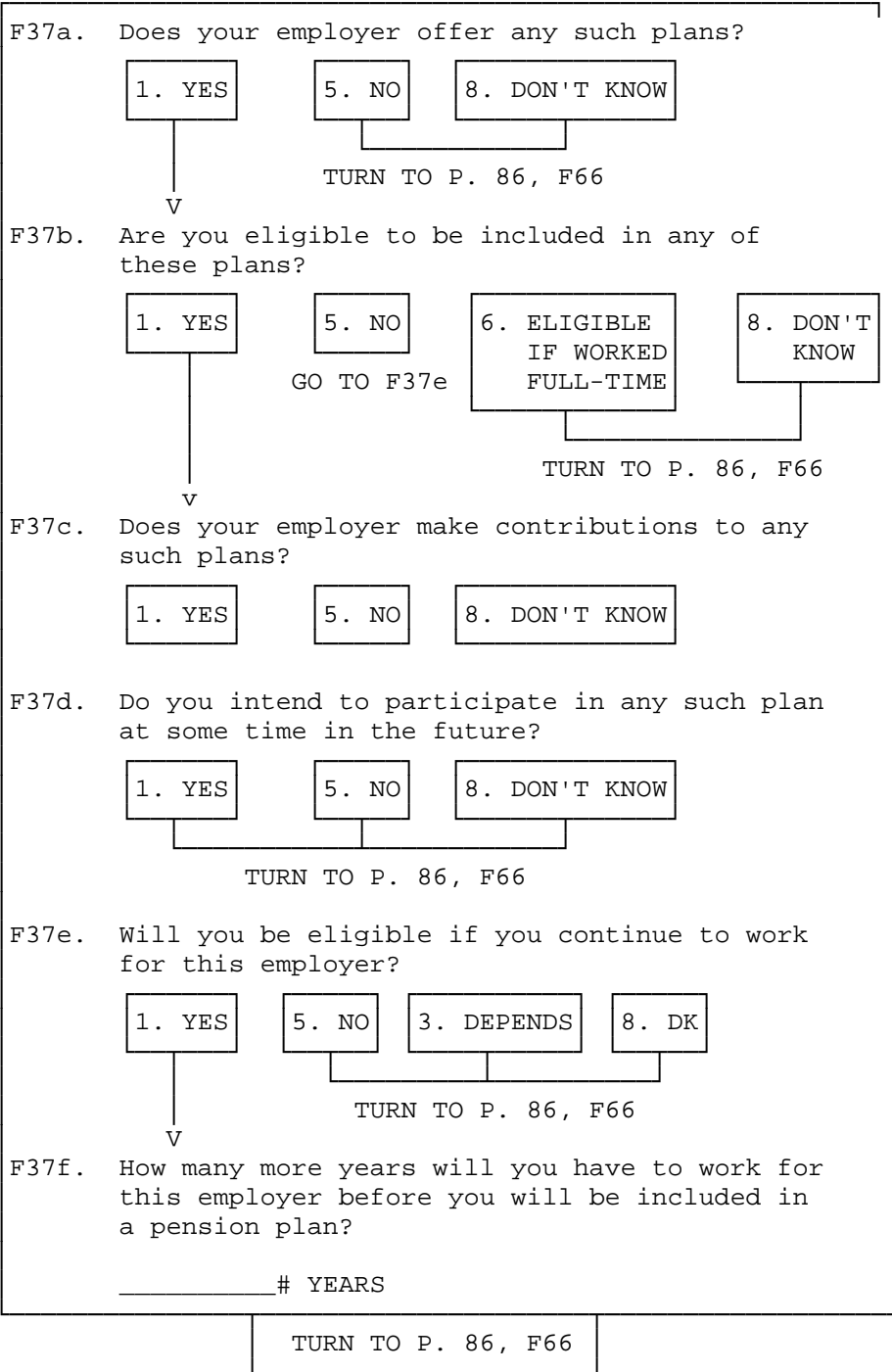
Now I'd like to ask about pension or retirement plans on your job, sponsored by your employer or union. This includes not only basic pension or retirement plans, but also tax-deferred plans like thrift, savings, 401k, deferred profit-sharing, or stock ownership plans. Are you included in any such pension, retirement, or tax-deferred plan with this employer?
 [IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN MARGIN AND SAY: "We will ask about these later in the interview. Here, I just want to find out about other plans operated through your employer."]

1. YES

5. NO

8. DON'T KNOW

NEXT PAGE, F38



F38. In how many different plans of this sort are you included on this job?

MARK BOX "F38" ON DATA CARD, SIDE 1, ("CURRENT JOB")

OF PLANS

[IF MORE THAN ONE PLAN: About the (next) most important of these plans . . .]

PLAN 1

F39. (RB, BOTTOM OF P. 4) I would like to know what type of plan this is. (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 (first/next) plan Type A or Type B?

1. TYPE A (FORMULA) GO TO F41	2. TYPE B (ACCOUNT) TURN TO P. 82, F54 PLAN 1	3. BOTH A & B ↓	8. DK GO TO F41
V			
\$ _____		<input type="text" value="DON'T KNOW"/>	
_____ PERCENT OR \$ _____ PER _____			
<input type="text" value="998. DON'T KNOW"/>		<input type="text" value="996. NOTHING"/>	
_____ YEARS			
AT AGE _____ OR		<input type="text" value="98. DON'T KNOW"/>	
IN _____ YEARS			
_____ % OF FINAL PAY OR \$ _____ PER _____			
OR \$ _____		<input type="text" value="DON'T KNOW"/>	
LUMP SUM AMOUNT			

DEFINITION: 401-K. 403-B. ESOP. SRA. THRIFT/SAVINGS.
STOCK/PROFIT SHARING ARE ALL TYPE B

F40. For that part of your plan where money is accumulated in an account, how much is in the account at present?

F41. How much do you currently contribute (as a percent of your pay or amount of money per month or year)?
[INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES.]

F42. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

F43. At what age do you expect to start receiving benefits from this plan?

F44. 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?)

TURN TO P. 78, F45--PLAN 1

PLAN 2

PLAN 3

F39.

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO F41	TURN TO P. 82, F54 PLAN 2		GO TO F41
↓			
V			

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO F41	TURN TO P. 82, F54 PLAN 3		GO TO F41
↓			
V			

F40.

\$ _____

DON'T KNOW

\$ _____

DON'T KNOW

F41.

_____ PERCENT OR \$ _____ PER _____

998. DON'T KNOW 996. NOTHING

_____ PERCENT OR \$ _____ PER _____

998. DON'T KNOW 996. NOTHING

F42.

_____ YEARS

_____ YEARS

F43.

AT AGE _____ OR 98. DON'T KNOW

IN _____ YEARS

AT AGE _____ OR 98. DON'T KNOW

IN _____ YEARS

F44.

_____ % OF FINAL PAY OR \$ _____ PER _____

OR \$ _____ LUMP SUM

DON'T KNOW

_____ % OF FINAL PAY OR \$ _____ PER _____

OR \$ _____ LUMP SUM

DON'T KNOW

NEXT PAGE, F45-PLAN 2

NEXT PAGE, F45-PLAN 3

F45. (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 -- PLAN 1

F45. What is the earliest age at which you would be eligible to receive full or unreduced pension benefits from this job?

AGE

98. DON'T KNOW

GO TO F48

F46. How much would these full or unreduced benefits be (as a percentage of your pay at retirement or amount of dollars per month or year)?

_____ % OF FINAL PAY OR \$_____ PER _____

OR \$_____ LUMP SUM

X98. DON'T KNOW

F47. If you work with this employer until (AGE AT F45), how much do you expect your pay to be?

\$_____ PER _____

X98. DON'T KNOW

F48. What is the earliest age at which you could leave this employer and start to receive pension benefits?

AGE

98. DON'T KNOW

TURN TO P. 80,
F51--PLAN 1

F49. INTERVIEWER CHECKPOINT

1. SAME AGE IN F45 AND F48---->TURN TO
P. 80,

F51--PLAN 1

2. ALL OTHERS

V

F50. By how much would your pension be reduced from full benefits if you left this job at (AGE IN F48)?

By _____% OR

DON'T KNOW

By _____% PER _____

X96. WOULD NOT BE REDUCED

TURN TO P. 80, F51--PLAN 1

TYPE A -- PLAN 3

<p>F45. <input type="text"/> AGE <input type="text" value="98. DON'T KNOW"/> TYPE A -- PLAN 2 GO TO F48</p>	<p><input type="text"/> AGE <input type="text" value="98. DON'T KNOW"/> GO TO F48</p>
<p>F46. _____ % FINAL OF PAY OR \$ _____ PER _____ OR \$ _____ LUMP SUM <input type="text" value="X98. DON'T KNOW"/></p>	<p>_____ % FINAL OF PAY OR \$ _____ PER _____ OR \$ _____ LUMP SUM <input type="text" value="X98. DON'T KNOW"/></p>
<p>F47. _____ % 2OR \$ _____ PER _____ <input type="text" value="X98. DON'T KNOW"/></p>	<p>_____ % or \$ _____ PER _____ <input type="text" value="X98. DON'T KNOW"/></p>
<p>F48. <input type="text"/> AGE <input type="text" value="98. DON'T KNOW"/> NEXT PAGE, F51--PLAN 2</p>	<p><input type="text"/> AGE <input type="text" value="98. DON'T KNOW"/> NEXT PAGE, F51--PLAN 3</p>
<p>F49. <input type="checkbox"/> 1. <u>SAME</u> AGE IN F45 <u>AND</u> F48-->NEXT PAGE, F51--PLAN 2 <input type="checkbox"/> 2. ALL OTHERS ↓ V</p>	<p><input type="checkbox"/> 1. <u>SAME</u> AGE IN F45 <u>AND</u> F48-->NEXT PAGE, F51--PLAN 3 <input type="checkbox"/> 2. ALL OTHERS ↓ V</p>
<p>F50. By _____ % OR <input type="text" value="DON'T KNOW"/> By _____ % PER _____ <input type="text" value="X96. WOULD NOT BE REDUCED"/></p>	<p>By _____ % OR <input type="text" value="DON'T KNOW"/> By _____ % PER _____ <input type="text" value="X96. WOULD NOT BE REDUCED"/></p>

NEXT PAGE, F51--PLAN 2

NEXT PAGE, F51--PLAN 3

TYPE A -- PLAN 1

F51. 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?

1. YES	5. NO	8. DON'T KNOW
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GO TO F52

F51a. 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?

1. AT AGE 62	2. AT AGE 65
3. WHEN SOCIAL SECURITY BENEFITS BEGIN	4. AT SOME OTHER TIME

F52. Rather than regular retirement benefits, could you choose to receive a lump-sum settlement from this plan when you retire?

1. YES	2. YES, PARTIAL LUMP SUM	5. NO	8. DK
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F53. INTERVIEWER CHECKPOINT

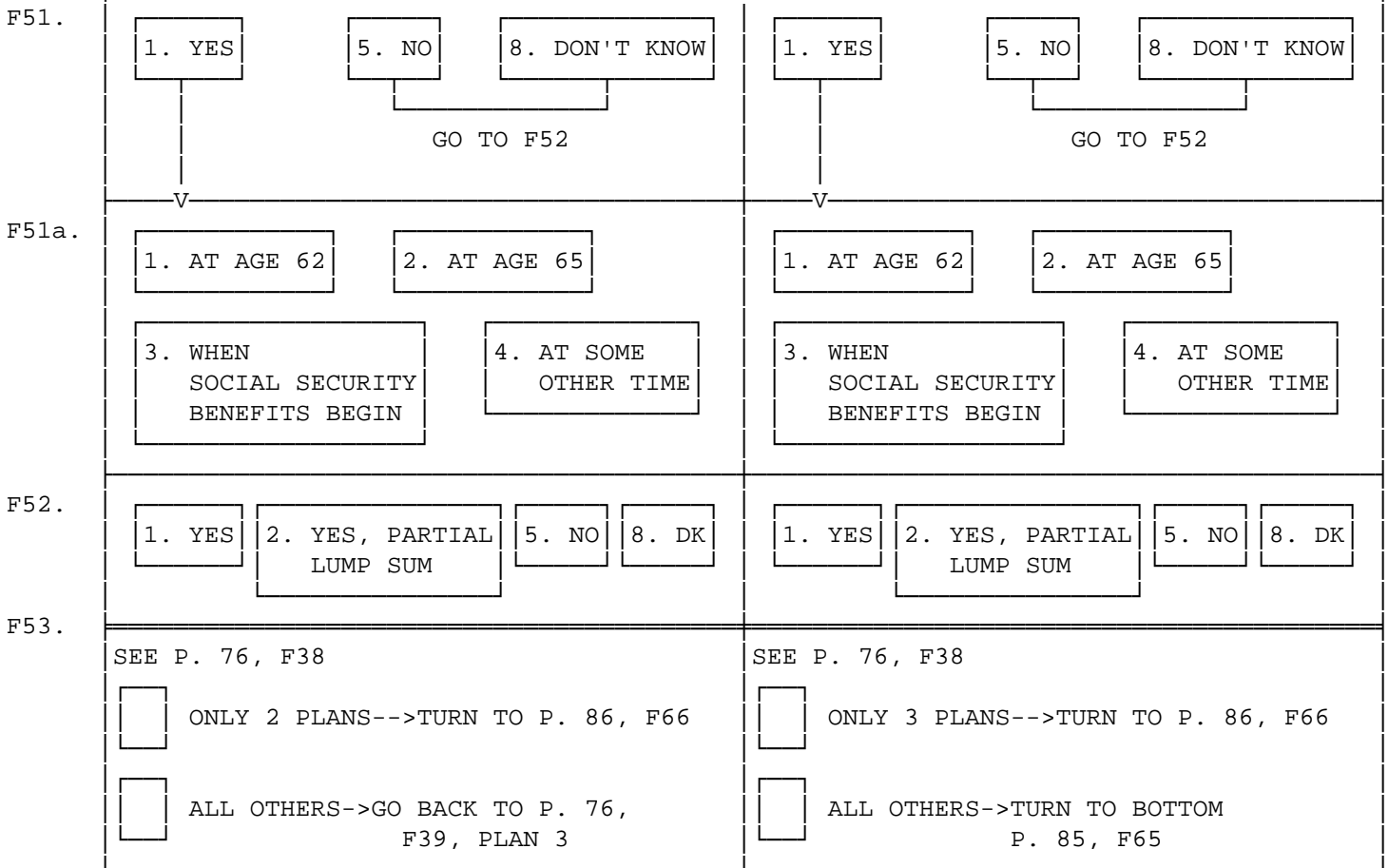
SEE P. 76, F38

<input type="checkbox"/>	ONLY 1 PLAN-->TURN TO P. 86, F66
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<input type="checkbox"/>	ALL OTHERS->GO BACK TO P. 76, F39, PLAN 2
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TYPE A -- PLAN 2

TYPE A -- PLAN 3



TYPE B PLANS

TYPE B -- PLAN 1

F54. (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a Supplemental Retirement Account, a profit-sharing plan, a stock purchase plan or what?

01. THRIFT OR SAVINGS	97. OTHER: _____
02. 401K/403B/SRA	_____
03. PROFIT SHARING	_____
04. STOCK PURCHASE, ESOP	98. DON'T KNOW

F55. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.]

_____ YEARS	98. DON'T KNOW
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F56. How much does (your employer/ the business) contribute (as a percent of your pay or amount of money per month or year)?

_____ PERCENT	OR	\$ _____ PER _____
X96. NOTHING		X98. DON'T KNOW

F57. How much do you currently contribute (as a percent of your pay or amount of money per month or year)?

_____ PERCENT	OR	\$ _____ PER _____
X96. NOTHING		X98. DON'T KNOW

F58. How much money is in your account at present?

\$ _____	DON'T KNOW
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TURN TO P. 84, F59

TYPE B -- PLAN 2

TYPE B -- PLAN 3

F54.	01. THRIFT OR SAVINGS	97. OTHER: _____	01. THRIFT OR SAVINGS	97. OTHER: _____
	02. 401K/403B/SRA	_____	02. 401K/403B/SRA	_____
	03. PROFIT SHARING	_____	03. PROFIT SHARING	_____
	04. STOCK PURCHASE, ESOP	98. DON'T KNOW	04. STOCK PURCHASE, ESOP	98. DON'T KNOW
F55.	_____ YEARS	<input type="checkbox"/> 98. DON'T KNOW	_____ YEARS	<input type="checkbox"/> 98. DON'T KNOW
	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X96. NOTHING <input type="checkbox"/> X98. DON'T KNOW	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X98. NOTHING <input type="checkbox"/> X98. DON'T KNOW
F56.	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X96. NOTHING <input type="checkbox"/> X98. DON'T KNOW	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X98. NOTHING <input type="checkbox"/> X98. DON'T KNOW
	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X96. NOTHING <input type="checkbox"/> X98. DON'T KNOW	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X98. NOTHING <input type="checkbox"/> X98. DON'T KNOW
F57.	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X96. NOTHING <input type="checkbox"/> X98. DON'T KNOW	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X98. NOTHING <input type="checkbox"/> X98. DON'T KNOW
	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X96. NOTHING <input type="checkbox"/> X98. DON'T KNOW	_____ PERCENT OR \$_____ PER _____	<input type="checkbox"/> X98. NOTHING <input type="checkbox"/> X98. DON'T KNOW
F58.	\$_____	<input type="checkbox"/> DON'T KNOW	\$_____	<input type="checkbox"/> DON'T KNOW

NEXT PAGE, F59

NEXT PAGE, F59

TYPE B -- PLAN 1

F59. Are you able to choose how the money in your account is invested?

1. YES	5. NO	8. DK
V	GO TO F61	

F60. 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. DON'T KNOW

F61. 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
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F62. Does it allow you to receive benefits in the form of installments or a monthly pension?

1. YES	5. NO	8. DON'T KNOW
V	GO TO F63	

F62a. 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. DON'T KNOW
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F63. At what age do you expect to start receiving any benefits from this plan?

_____ AGE	98. DON'T KNOW
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F63a. In what form do you expect to receive benefits? (As a lump sum payment, as a monthly pension, as installments, or what?) [CHECK ALL THAT APPLY.]

A. LUMP SUM	B. INSTALLMENTS	C. MONTHLY PENSION
D. OTHER: _____		DK

F64. INTERVIEWER CHECKPOINT

SEE P. 76, F38	
<input type="checkbox"/>	ONLY 1 PLAN-->TURN TO P. 86, F66
<input type="checkbox"/>	ALL OTHERS-->GO BACK TO P. 76, F39, PLAN 2

F59.	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DK</div> </div> <p style="text-align: center;">V GO TO F61</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DK</div> </div> <p style="text-align: center;">V GO TO F61</p>
F60.	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 30%;">1. MOSTLY OR ALL STOCK</div> <div style="border: 1px solid black; padding: 2px; width: 30%;">2. MOSTLY OR ALL INTEREST EARNING</div> <div style="border: 1px solid black; padding: 2px; width: 30%;">3. SPLIT</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px; width: 60%;">7. OTHER: _____</div> <div style="border: 1px solid black; padding: 2px; width: 35%;">8. DON'T KNOW</div> </div>	<div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px; width: 30%;">1. MOSTLY OR ALL STOCK</div> <div style="border: 1px solid black; padding: 2px; width: 30%;">2. MOSTLY OR ALL INTEREST EARNING</div> <div style="border: 1px solid black; padding: 2px; width: 30%;">3. SPLIT</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px; width: 60%;">7. OTHER: _____</div> <div style="border: 1px solid black; padding: 2px; width: 35%;">8. DON'T KNOW</div> </div>
F61.	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">2. YES, PARTIAL LUMP SUM</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DK</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">2. YES, PARTIAL LUMP SUM</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DK</div> </div>
F62.	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DON'T KNOW</div> </div> <p style="text-align: center;">V GO TO F63</p>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">1. YES</div> <div style="border: 1px solid black; padding: 2px;">5. NO</div> <div style="border: 1px solid black; padding: 2px;">8. DON'T KNOW</div> </div> <p style="text-align: center;">V GO TO F63</p>
F62a.	<p>_____ AGE 98. DON'T KNOW</p>	<p>_____ AGE 98. DON'T KNOW</p>
F63.	<p>_____ AGE 98. DON'T KNOW</p>	<p>_____ AGE 98. DON'T KNOW</p>
F63a.	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">A. LUMP SUM</div> <div style="border: 1px solid black; padding: 2px;">B. INSTALLMENTS</div> <div style="border: 1px solid black; padding: 2px;">C. MONTHLY PENSION</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px; width: 80%;">D. OTHER: _____</div> <div style="border: 1px solid black; padding: 2px; width: 15%;">DK</div> </div>	<div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">A. LUMP SUM</div> <div style="border: 1px solid black; padding: 2px;">B. INSTALLMENTS</div> <div style="border: 1px solid black; padding: 2px;">C. MONTHLY PENSION</div> </div> <div style="display: flex; justify-content: space-between; margin-top: 5px;"> <div style="border: 1px solid black; padding: 2px; width: 80%;">D. OTHER: _____</div> <div style="border: 1px solid black; padding: 2px; width: 15%;">DK</div> </div>
F64.	<p>SEE P. 76, F38</p> <p><input type="checkbox"/> ONLY 2 PLANS->NEXT PAGE, F66</p> <p><input type="checkbox"/> ALL OTHERS->GO BACK TO P. 76, F39, PLAN 3</p>	<p>SEE P. 76, F38</p> <p><input type="checkbox"/> ONLY 3 PLANS->NEXT PAGE, F66</p> <p><input type="checkbox"/> ALL OTHERS</p>

F65. [IF 4 OR MORE:] Altogether how much do you have in your account balance(s) for any other pension plans or savings plan(s) from this job?

\$ _____

DON'T KNOW

X96. NOTHING

F66. 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
----------	-------	-----------------

└───┬───┘
V

F66a. For someone with this much formal schooling, about how much experience do you think it would take to become good at your job?

_____ OF _____
(WKS/MOS/YRS)

F67. INTERVIEWER CHECKPOINT:

SEE P. 67, F3

1. R WORKS FOR SOMEONE ELSE

2. ALL OTHERS---->NEXT PAGE, F71

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V

F68. (RB, TOP OF P. 5) Sometimes people are permanently laid off from jobs that they want to keep. On a scale from 0 to 10 where 0 equals absolutely no chance and 10 equals absolutely certain, how likely is it that you will lose your job during the next year?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN

F69. (RB, STILL ON TOP OF P. 5) Suppose you were to lose your job this month. What do you think are the chances that you could find an equally good job in the same line of work within the next few months?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN

F70. (Not using the booklet,) If your employer offered you a choice of moving to a different state with the same pay and responsibility or being laid off, which would you probably do?

1. MOVE	2. ACCEPT LAYOFF	3. DEPENDS ON LOCATION	4. RETIRE	8. DON'T KNOW
---------	------------------	------------------------	-----------	---------------

F71. (RB, STILL ON TOP OF P. 5) Looking again at the top of page 5...Thinking about work generally and not just your present job, what do you think are the chances that you will be working full-time after you reach age 62?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

V

ABSOLUTELY
CERTAIN

96. ALREADY AGE 62

ABSOLUTELY NO CHANCE

GO TO F73

F72. (RB, STILL ON TOP OF P. 5) And what about the chances that you will be working full-time after you reach age 65?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN

96. ALREADY AGE 65

F73. (RB, STILL ON TOP OF P. 5) What about the chances that your health will limit your work activity during the next 10 years?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ABSOLUTELY
NO CHANCE

ABSOLUTELY
CERTAIN

96. ALREADY DOES

F74. (Not using the booklet,) 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

F75. Over the last 10 years, since 1982, have you ever been on temporary layoff, or unemployed and looking for work?

1. YES

5. NO

--->NEXT PAGE, F76

V

F75a. How many times have you been on temporary layoff or unemployed and looking for work?

_____ # TIMES

F76. Sometimes people look for a different job even when they are currently working. Are you currently looking for another job?

1. YES 5. NO --->NEXT PAGE, F81



F77. 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

F78. Are you looking for part-time or full-time work?

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

F79. Are you looking for the same kind of work you're doing now, or something different?

1. SAME 2. EITHER/BOTH 3. DIFFERENT



F79a. How would it be different?

↓

F79b. (RB, STILL ON TOP OF P. 5) What do you think are the chances that you will find a job like that within the next few months?

00	01	02	03	04	05	06	07	08	09	10
----	----	----	----	----	----	----	----	----	----	----

ABSOLUTELY NO CHANCE ABSOLUTELY CERTAIN



F80. During the past four weeks, what have you been doing to find another job? [DO NOT READ CATEGORIES. CHECK ALL THAT APPLY.]

- C. CHECKED WITH PUBLIC EMPLOYMENT AGENCY
- D. CHECKED WITH PRIVATE EMPLOYMENT AGENCY
- E. VISITED EMPLOYERS DIRECTLY

F80E1. How many employers? _____

F. TELEPHONED OR WROTE EMPLOYERS DIRECTLY

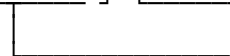
F80F1. How many employers? _____

G. ASKED FRIENDS OR RELATIVES

H. PLACED OR ANSWERED ADS

J. OTHER: _____

- A. READ ADS B. NOTHING SPECIFIC



TURN TO

P. 90, F82

TURN TO P.90 , F82

F81. If you found out about another job like the one you have now, would you look into it?

1. YES	2. PROBABLY	3. MAYBE	4. PROBABLY NOT	5. NO
--------	-------------	----------	-----------------	-------

NEXT PAGE, F82

V

F81a. 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.]

A. LIKE PRESENT JOB	B. CAN'T GET EQUAL JOB	C. MIGHT/WOULD LOSE PENSION BENEFITS	D. MIGHT/WOULD LOSE HEALTH INS. BENEFITS
------------------------	---------------------------	--	--

E. OTHER (SPECIFY):

F82. (RB, BOTTOM OF P. 5) Please look at the bottom of page 5 of the booklet. I'll 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)
F82a. 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?)				
F82b. (My job requires) lifting heavy loads.				
F82c. (My job requires) stooping, kneeling, or crouching.				
F82d. (My job requires) good eyesight.				
F82e. (My job requires) intense concentration or attention.				
F82f. (My job requires) skill in dealing with other people.				
F82g. My job requires me to work with computers.				
F82h. (My job requires me to) analyze data or information.				
F82j. My job requires me to keep up with the pace set by others.				
F82k. My job requires me to do the same things over and over.				
F82m. My job requires that I learn new things.				
F82n. I have a lot of freedom to decide how I do my own work.				
F82p. The people I work with are helpful and friendly.				

F83. (RB, TOP OF P. 6) 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.

	STRONGLY AGREE (1)	AGREE (2)	DISAGREE (3)	STRONGLY DISAGREE (4)
F83a. I could do my job a lot better if I received training to update my job skills. (Do you strongly agree, agree, disagree, or strongly disagree?)				
F83b. My job requires me to do more difficult things than it used to.				
F83c. My job requires a very good memory.				
F83d. My job involves a lot of stress.				
F83e. If I were to lose my job, I would probably retire.				
F83f. Even if I didn't need the money, I would probably keep on working.				
F83g. [IF MARRIED/PARTNER:] I look forward to retiring only if my (husband/wife/partner) can retire at about the same time.				

F84. INTERVIEWER CHECKPOINT

SEE P. 67, F3
<input type="checkbox"/> 1. R WORKS FOR SOMEONE ELSE
<input type="checkbox"/> 2. ALL OTHERS--->NEXT PAGE, F86

V

F85. (RB, STILL ON TOP OF P. 6)

How much do you agree or disagree with these statements...	STRONGLY AGREE (1)	AGREE (2)	DISAGREE (3)	STRONGLY DISAGREE (4)
F85a. My pay is fair considering what other people <u>in this line of work</u> are paid.				
F85b. How much pay I receive depends almost entirely on how well I do my job.				
F85c. In decisions about promotion, my employer gives younger people preference over older people.				
F85d. My co-workers make older workers feel that they ought to retire before age 65.				
F85e. My employer would let older workers move to a less demanding job with less pay if they wanted to.				

F86. Are you doing any other work for pay now, such as the military reserves, (a/another) business of your own, or a second job?

<input type="checkbox"/> 1. YES	<input type="checkbox"/> 5. NO --->GO TO F90
---------------------------------	--

V

F86a. Is this the military reserves, your own business, a second job, or what?
[CHECK ALL THAT APPLY.]

A. MILITARY
RESERVES

B. OWN
BUSINESS

C. SECOND JOB

D. OTHER:

F87. How many hours a week do you usually work on (this other job/these other jobs)?

_____ # HOURS

F88. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

_____ # WEEKS

F89. About how much do you earn before taxes from (this other job/these other jobs)? (Is that per hour, week, month, year, or what?)

\$ _____ PER _____

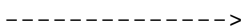
F90. Now I have a few questions about work and retirement. On your main job, what is the usual retirement age for people who work with you or have the same kind of job?

_____ YEARS OF AGE OR _____ YEARS OF SERVICE

98. DK/NO
"USUAL"

F91. Are you currently planning to stop working altogether or work fewer hours at a particular date or age, to change the kind of work you do when you reach a particular 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. STOP WORK ALTOGETHER



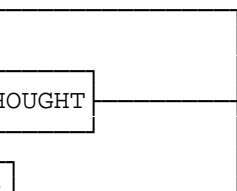
F91a. At what age do you plan to stop working?
 AGE _____ OR IN 19_____

TURN TO P. 104, SECTION H

B. NEVER STOP WORK

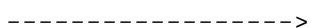
C. NOT GIVEN MUCH THOUGHT

D. NO CURRENT PLANS;
 CONTINUE AS IS



TURN TO P. 104, SECTION H

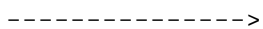
E. WORK FEWER HOURS



F91b. At what age do you plan to start working fewer hours?
 AGE _____ OR IN 19_____

TURN TO P. 104, SECTION H

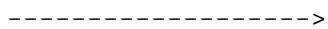
F. CHANGE KIND OF WORK



F91c. At what age do you plan to change the kind of work you do?
 AGE _____ OR IN 19_____

TURN TO P. 104, SECTION H

G. WORK FOR MYSELF



F91d. At what age do you plan to start working for yourself?
 AGE _____ OR IN 19_____

TURN TO P. 104, SECTION H

H. OTHER (SPECIFY:)

TURN TO P. 104, SECTION H