

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 1**

BRANCHPOINT:            IF WAVE 1 R HAS DIED AND THIS IS A PROXY INTERVIEW, GO TO FC1.
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FA1. Now I'm going to ask you some questions about your current employment situation. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a homemaker, or what? [DO NOT PROBE BUT CHECK ALL THAT APPLY.]

IF R IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS ON THIS PAGE, THEN GO TO NEXT PAGE, FA3.
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1. WORKING NOW
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----->MARK "YES" AT FA2 BELOW

2. UNEMPLOYED AND LOOKING FOR WORK
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FA1a. In what month and year did you become unemployed?  _____ MONTH / _____ YEAR  GO TO NEXT STATUS OR FA2
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3. TEMPORARILY LAID OFF; ON SICK OR OTHER LEAVE
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FA1c. Do you expect to go back to this job?  <table border="1"> <tr> <td>1. YES</td> <td>5. NO</td> </tr> </table> ----->GO TO NEXT STATUS OR FA2  FA1d. In what month and year did you last work on this job?  _____ MONTH / _____ YEAR  IWER READ: The next questions are about the job you expect to go back to. [MARK FA2 "YES" AND GO TO FA3.]	1. YES	5. NO
1. YES	5. NO	

4. DISABLED
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FA1f. In what month and year did you become disabled?  _____ MONTH / _____ YEAR  GO TO NEXT STATUS OR FA2
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5. RETIRED
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----->

FA1h. In what month and year did you retire?  _____ MONTH / _____ YEAR  GO TO NEXT STATUS OR FA2
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6. HOMEMAKER
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7. OTHER
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GO TO FA2

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 2**

**FA2.** Are you doing any work for pay at the present time?

1. YES → CONTINUE WITH FA3

5. NO → GO TO SECTION FC

**FA3.** 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

GO TO SECTION FB

V

BRANCHPOINT: REFERENCE WAVE I, F2 & F3

1. EMPLOYEE AT WAVE I [F3=1] → GO TO FA19
2. SELF-EMPLOYED AT WAVE 1 [F3=2] → CONTINUE WITH FA5
3. ALL OTHERS → GO TO FA39

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 3**

FA5. According to our records, in [MONTH/YEAR OF WAVE I INTERVIEW], you were self-employed. In what month and year did you stop working for yourself?

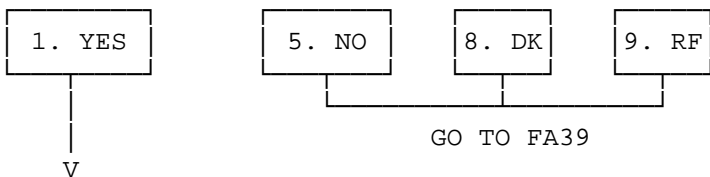
\_\_\_\_MONTH / \_\_\_\_YEAR

96. STILL WORKING FOR SELF (AS SECOND JOB)

BRANCHPOINT:

1. IF FA5=DK,RF OR FA5a=DK,RF —> GO TO FA39
2. IF MONTH/YEAR GIVEN IN FA5/5a MINUS MONTH/YEAR OF WAVE I INTERVIEW IS 1 MONTH OR LESS —> GO TO FA39
3. IF FA5/5a NOT "STILL WORKING FOR SELF (AS SECOND JOB)" —> GO TO FA6

FA5b. Were there any months since (MONTH/YEAR OF WAVE I INTERVIEW) when you were not working for pay?



FA5c. Which months were those? (CHECK ALL THAT APPLY.)

MONTHS ENTERED MUST BE BETWEEN W1-MONTH/W1-YEAR AND IW-MONTH/IW-YEAR

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

GO TO FA39

*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."*

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 4**

FA6. Were you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
V	GO TO FA7		

FA6a/b. How much were you paid before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

X96. NONE	X97. OTHER (SPECIFY)
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FA7. Did you receive some or all of the net earnings or profits?

1. YES	5. NO	8. DK	9. RF
V	GO TO FA8		

FA7a/b. (In addition to regular salary,) How much did you receive from net earnings or profits?

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

a: AMOUNT PER b: TIME PERIOD

X96. NONE	X97. OTHER (SPECIFY)
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FA8. Why did you stop working at that business?  
[DO NOT PROBE, BUT ENTER ALL THAT APPLY.]

01. BUSINESS CLOSED	02. LAID OFF/LET GO	03. POOR HEALTH/DISABLED	
04. FAMILY CARE	05. BETTER JOB	06. QUIT	
07. RETIRED	08. BUSINESS REQUIRED TOO MUCH TIME	97. OTHER (SPECIFY)	
		98. DK	99. RF

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 5**

FA9. Were there any months between (MONTH/YEAR OF WAVE I INTERVIEW) and (MONTH/YEAR GIVEN IN FA5/5a) when you did not work?

1. YES	5. NO	8. DK	9. RF
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GO TO FA10

V

FA9a. Which months were those? (CHECK ALL THAT APPLY.) [WAVE I INTERVIEW DATE DISPLAYED FOR INTERVIEWER'S INFORMATION]

MONTHS ENTERED MUST BE BETWEEN W1-MONTH/W1-YEAR AND FA5-MONTH/FA5a-YEAR

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

FA10. Aside from IRA or Keogh plans, were you included in any pension or retirement plans, or any tax-deferred savings plans through your work?

1. YES	5. NO	8. DK	9. RF
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GO TO FA39

V

FA11. 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?

1. TYPE A	2. TYPE B	3. BOTH TYPES	8. DK	9. RF
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GO TO FA12      GO TO FA16      GO TO FA12

V

FA11a. How much money was in your account when you stopped working for yourself?

\$ \_\_\_\_\_

X96. NONE	X97. OTHER (SPECIFY)
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**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 6**

FA12. 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, FA13

2. RECEIVING BENEFITS NOW

FA12a. In what month and year did you start to receive these benefits?  
[MUST BE BETWEEN W1 MO/YR AND INTERVIEW MO/YR]

\_\_\_\_\_ MONTH / \_\_\_\_\_ YEAR

FA12c/d. How much are the benefits per month or year?

c: AMOUNT PER d: TIME PERIOD

FA12e. Are the benefits adjusted for changes in the cost of living?

1. YES

5. NO

GO TO FA18

↓

FA12f. Have they ever been adjusted for changes in the cost of living?

1. YES

5. NO

GO TO FA18

3. RECEIVED CASH SETTLEMENT

FA12g. How much did that amount to?

\$ \_\_\_\_\_

FA12h. 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 FA18

4. ROLLED OVER INTO IRA

FA12j. How much did that amount to?

\$ \_\_\_\_\_

X96. NONE

X97. OTHER (SPCFY)

GO TO FA18

5. LOST BENEFITS

→ GO TO FA18

7. OTHER (SPECIFY:)

GO TO FA18

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 7**

FA13. How many years altogether were you included in this plan?  
 [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

\_\_\_\_\_ # YEARS

FA14. At what age do you expect to start receiving (the rest of your) benefits from this plan?

_____ AGE	96. ALREADY RECEIVING ALL BENEFITS	98. DON'T KNOW
	[MAKE SURE BENEFITS ARE RECORDED AT FA12a - FA12f;] <b>GO TO FA18</b>	
↓ V		↓ V

FA15. 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?)

1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
↓ V	GO TO FA15b	GO TO FA15d	GO TO FA18	

FA15a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.

\_\_\_\_\_ % → GO TO FA18

FA15b/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 FA18

FA15d. ENTER LUMP SUM AMOUNT.

\$ _____	X96. NONE	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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GO TO FA18

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 8**

FA16. How much money was in your account when you stopped working at that business?

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

FA17. 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 FA18

2. ROLLED OVER INTO IRA

3. LEFT TO ACCUMULATE

FA17a. How much is in your account now?

\$ \_\_\_\_\_  X96. NONE  X97. OTHER (SPEC)

**GO TO FA18**

4. CONVERT TO ANNUITY →

FA17b. How old were you when that annuity started?

\_\_\_\_\_ AGE

FA17c/d. How much are the benefits per month or year?

c: AMOUNT PER d: TIME PERIOD

X96. NONE  X97. OTHER (SPECIFY)

**GO TO FA18**

7. OTHER [PLEASE DESCRIBE FULLY:] \_\_\_\_\_

\_\_\_\_\_

V

FA18. What is the earliest age at which you could have stopped working at that business and begun to receive pension benefits?

\_\_\_\_\_ AGE  98. DON'T KNOW

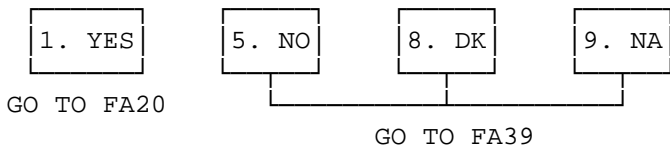
GO TO FA39



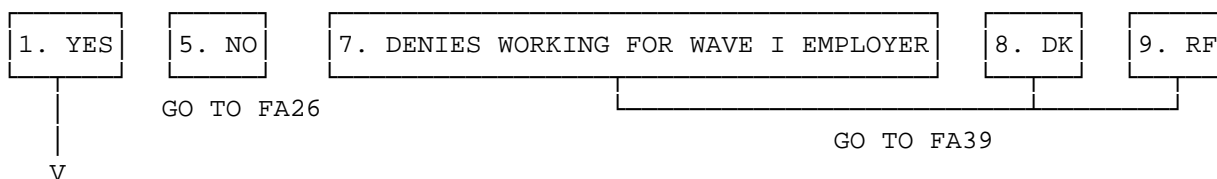
**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 9**

BRANCHPOINT: IF EMPLOYER NAME GIVEN AT WAVE I (F3a), GO TO FA19b

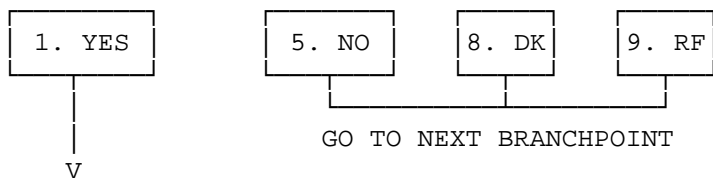
FA19a. According to our records, you were employed in [MONTH/YEAR OF WAVE I INTERVIEW]. Are you still working for that same employer?



FA19b. According to our records, in [MONTH/YEAR OF WAVE I INTERVIEW] you were working for [NAME OF WAVE I EMPLOYER FROM F3a]. Are you still working there?



FA20. Were there any months since (MONTH/YEAR OF WAVE I INTERVIEW) when you did not work for [IF WAVE 1 EMPLOYER NAME KNOWN: WAVE I EMPLOYER] / [IF WAVE 1 EMPLOYER NAME NOT KNOWN: this employer]?



FA20a. Which months were those? (CHECK ALL THAT APPLY.) [WAVE I DATE GIVEN AS REFERENCE]

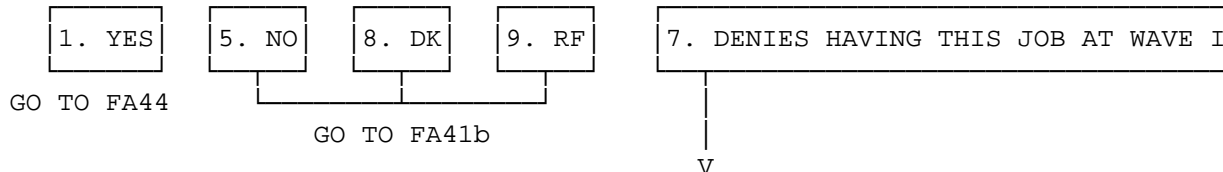
MONTHS ENTERED MUST BE BETWEEN W1-MONTH/W1-YEAR AND F5-MONTH/F5a-YEAR.

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 FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 10**

BRANCHPOINT: IF JOB TITLE NOT GIVEN IN WAVE I (F5), GO TO FA41a

FA21. In (MONTH/YEAR OF WAVE I) our records indicate that your job title was (TITLE GIVEN IN WAVE I). Is this still the case?



FA22. What was your job title in [MONTH/YEAR OF WAVE I]? (The title that your employer uses?)

---

FA23. What sort of work did you do? (Tell me a little more about what you did.)

---

FA24. What is your job title now? (The title that your employer uses?)

---

FA25. What sort of work do you do now? (Tell me a little more about what you do.)

---

GO TO FA43

FA26. In what month and year did you stop working for [*IF WAVE 1 EMPLOYER NAME KNOWN: WAVE I EMPLOYER*] / [*IF WAVE 1 EMPLOYER NAME NOT KNOWN: that employer*]?

\_\_\_\_\_ MONTH / \_\_\_\_\_ YEAR      96. STILL WORKING FOR WAVE I EMPLOYER

GO BACK TO FA21

FA27/27a. What were you earning, before deductions, when you left that employer?  
IF PER HOUR BE SURE TO ADD 00 FOR CENTS IF THERE ARE NONE.

27: AMOUNT PER 27a: TIME PERIOD      X96. NONE      X97. OTHER  
(SPECIFY)

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 11**

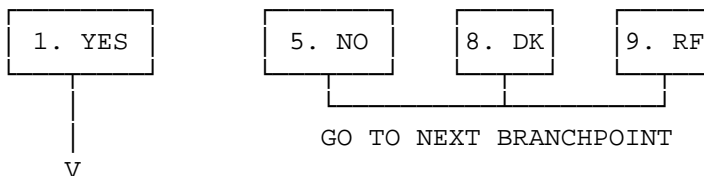
FA28. Why did you leave that employer? (Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)

[DO NOT PROBE BUT CHECK ALL THAT APPLY.]

<input type="radio"/> 01. BUSINESS CLOSED	<input type="radio"/> 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 FA28=01 OR 02 — GO TO BRANCHPOINT BEFORE FA29

FA28a. Did your employment situation change in some way that encouraged you to leave?



FA28b. 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 FA28b=04 ("HOURS REDUCED"), GO TO BRANCHPOINT BEFORE FA29.

FA28c. 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 FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 12**

BRANCHPOINT: IF FA26/26A DK OR RF — GO TO FA30

IF MONTH/YEAR GIVEN IN FA26/26a MINUS MONTH/YEAR OF WAVE I INTERVIEW  
IS 1 MONTH OR LESS — GO TO FA30

FA29. Were there any months between (MONTH/YEAR OF WAVE I INTERVIEW) and (MONTH/YEAR GIVEN IN FA26) when you did not work for this employer?

1. YES	5. NO	8. DK	9. RF
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GO TO FA30

V

FA29a. Which months were those? (CHECK ALL THAT APPLY.)

MONTHS ENTERED MUST BE BETWEEN W1-MONTH/W1-YEAR AND FA26-MONTH/FA26a-YEAR.

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

FA30. Were you included in a pension or retirement plan, or in any tax-deferred savings plan, when you worked for that employer?

1. YES	5. NO	8. DK	9. RF
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GO TO FA39

V

FA31. 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?

1. TYPE A	2. TYPE B	3. BOTH TYPES	8. DK	9. RF
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GO TO FA32      GO TO FA36      GO TO FA32      GO TO FA39

V

FA31a. How much money was in your account when you left that employer?

X96. NONE	\$ _____	X97. OTHER (SPECIFY)
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**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 13**

FA32. 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. IF MORE THAN 1 BOX IS CHECKED, FOLLOW THE SKIPS FOR THE FIRST BOX MARKED.]

1. EXPECT FUTURE BENEFITS

→ GO TO FA33

2. RECEIVING BENEFITS NOW

→

FA32a/b. In what month and year did you start to receive these benefits?  
 a: MONTH      b: YEAR

FA32c/d. How much are the benefits per month or year?  
 c: AMOUNT PER d: TIME PERIOD

FA32e. Are the benefits adjusted for changes in the cost of living?

1. YES	5. NO	8. DK	9. RF
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GO TO FA38      ↓      GO TO FA38

FA32f. Have they ever been adjusted for changes in the cost of living?

1. YES	5. NO	8. DK	9. RF
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GO TO FA38

3. RECEIVED CASH SETTLEMENT

→

FA32g. How much did the cash settlement amount to?

\$\_\_\_\_\_      X96. NONE      X97. OTHER (SPEC)

FA32h. 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 FA38

4. ROLLED OVER INTO IRA

→

FA32j. How much did that amount to?

\$\_\_\_\_\_      X96. NONE      X97. OTHER (SPEC)

GO TO FA38

5. LOST BENEFITS

→ GO TO FA38

7. OTHER (SPECIFY:)  
 \_\_\_\_\_

GO TO FA38

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 14**

FA33. [IF FA32 NOT "EXPECT FUTURE BENEFITS" --> GO TO FA38] How many years altogether were you included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

\_\_\_\_\_ # YEARS     

FA34. At what age do you expect to start receiving (the rest of your) benefits from this plan?

\_\_\_\_\_ AGE                 

[MAKE SURE BENEFITS ARE RECORDED AT FA32a - FA32f]  
**GO TO FA38**

V      V

FA35. 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]

GO TO FA35b      GO TO FA35d      GO TO FA38

V

FA35a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.

\_\_\_\_\_ % --> GO TO FA38

FA35b/c. PROBE IF NECESSARY: How much do you expect to receive? Was that per month or year?

AMOUNT PER TIME PERIOD                 

ALL RESPONSES: GO TO FA38

FA35d. ENTER LUMP SUM AMOUNT.

\$ \_\_\_\_\_                       

GO TO FA38

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 15**

FA36. How much money was in your account when you left that employer?

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

FA37. When you left that employer, 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 FA38
2. ROLLED OVER INTO IRA	→	FA37a. How much is in your account now? \$ _____ <input type="checkbox"/> X96. NONE <input type="checkbox"/> X97. OTHER (SPEC)  <b>GO TO FA38</b>
3. LEFT TO ACCUMULATE		
4. CONVERT TO ANNUITY	→	FA37b. How old were you when that annuity started? _____ AGE  FA37c/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)  <b>GO TO FA38</b>
7. OTHER [PLEASE DESCRIBE FULLY:] _____ _____ _____ _____		

↓  
V

FA38. What is the earliest age at which you could have left that employer and begun to receive pension benefits?

\_\_\_\_\_ AGE  8. DK  9. RF

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 16**

FA39. For whom do you work (FA5=X96: on your main job / ELSE: now)? (What is the [company's/organization's] name?)

RECORD NAME OF CURRENT EMPLOYER
---------------------------------

[EXPLANATION IF NEEDED:] 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.

FA40. What is the address of the place where you work? (I will need the mailing address, city, state, and zip code.) (PROBE IF NECESSARY: I will need the mailing address, city, state, and zip code.)

RECORD ADDRESS OF EMPLOYER
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FA41a. What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

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FA41b. What is the official title of your job? (The title that your employer uses?)

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OFFICIAL JOB TITLE

FA42. What sort of work do you do? (Tell me a little more about what you do.)

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FA43. In what month and year did you start doing this kind of work?

\_\_\_\_\_ MONTH / \_\_\_\_\_ YEAR

FA44. How many hours a week do you usually work on this job?

\_\_\_\_\_ # HOURS



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 17**

FA45. Do you work this number of hours nearly every week, or do the hours you work vary a lot from week to week? (IF VARIATION IS DUE TO NOT WORKING AT ALL IN SOME WEEKS: These questions are about times when you are working.)

1. SAME EACH WEEK	8. DK	9. RF	2. VARY A LOT
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GO TO FA46

V

FA45a. How many hours would you work in a week with relatively long hours?

\_\_\_\_\_ # HRS

FA45b. How many hours in a relatively short week?

\_\_\_\_\_ # HRS

96. ZERO; NONE

FA46. How many weeks of paid vacation do you get each year?

NUMBER OF WEEKS/DAYS    96. NONE    97. OTHER  
(SPECIFY)    98. DK    99. RF

FA47. [READ SLOWLY:] (IF FA46H96 (NOT "NONE"): Counting paid vacations as weeks of work,) how many weeks a year do you usually work on this job?

\_\_\_\_\_ # WEEKS

FA48. In the last 12 months, did you miss any days from work because of your health?

1. YES	5. NO	8. DK	9. RF
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GO TO BRANCHPOINT BEFORE FA49

V

FA48a. About how many days did you miss?

\_\_\_\_\_ # DAYS/WEEKS/MONTHS

97. OTHER  
(SPECIFY)

8. DK

9. RF

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 18**

BRANCHPOINT:

1. FA21=1 (SAME EMPLOYER & JOB TITLE AS IN WAVE I —> GO TO FA52
2. ALL OTHERS —> CONTINUE WITH FA49

FA49. How many days of paid sick leave at full pay do you earn each year?

\_\_\_\_\_ # DAYS

995. NO SET NUMBER	996. NONE	997. OTHER (SPECIFY)
--------------------	-----------	-------------------------

FA50. Does your employer provide coverage for long-term disability on this job?

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

FA51. On your job, do you make decisions about the pay and promotion of others?

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

GO TO FA52

v

FA51a. For how many people do you make pay and promotion decisions?

\_\_\_\_\_ # PEOPLE

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 19**

FA52. Are you salaried on this job, paid by the hour, or what?

1. SALARIED

2. HOURLY

3. PIECEWORK/  
COMMISSION

7. OTHER/  
COMBINATION

8. DK

9. RF

V

GO TO FA52f

GO TO FA52m

GO TO FA52q

GO TO FA52r

**SALARIED**

FA52a/b. How much is your salary, before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

X96. NONE

X97. OTHER  
(SPECIFY)

FA52c. 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

3. NO COMP

6. DON'T WORK  
OVERTIME (VOL)

8/9. DK/RF

V

GO TO FA53

GO TO FA53

GO TO FA53

FA52d. About how much would you make per hour for those extra hours?

1. TIME  
AND HALF

2. DOUBLE  
TIME

3. STRAIGHT  
TIME

7. OTHER  
(SPECIFY)

8. DK

9. RF

GO TO FA53

4. PER HOUR AMOUNT

FA52e. [PROBE IF NECESSARY:] How much would you make per hour for each extra hour?

\$ \_\_\_\_\_

X96. NONE

X97. OTHER  
(SPECIFY)

GO TO FA53

**HOURLY**

FA52f. What is your hourly wage rate for regular work time?

\$ \_\_\_\_\_ PER HOUR

X96. NONE

X97. OTHER  
(SPECIFY)

FA52g. What is your hourly wage rate for overtime?

1. TIME  
AND HALF

2. DOUBLE  
TIME

3. STRAIGHT  
TIME

5. GET TIME  
OFF

6. DON'T WORK  
OVERTIME

GO TO FA52j

GO TO FA53

4. AMOUNT PER HOUR

8. DK

9. RF

GO TO FA52j

V

FA52g. (What is your hourly wage rate for overtime?)

\$ \_\_\_\_\_ PER HOUR

X96. NONE

X97. OTHER  
(SPECIFY)

GO TO FA53

FA52j. During the last year, in how many weeks did you work some overtime?

\_\_\_\_\_ WEEKS

X96. NONE

X97. OTHER  
(SPECIFY)

GO TO FA53

FA52k. Are you required to work overtime, or it is pretty much up to you?

1. REQUIRED

2. SOMETIMES REQUIRED

3. UP TO R

GO TO FA53

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 21**

**PIECEWORK/COMMISSION**

FA52m/n. What does that amount to, before taxes and other deductions, in an average week or month?

m: AMOUNT PER n: TIME PERIOD

X96. NONE

X97. OTHER  
(SPECIFY)

FA52p. If you worked an extra hour, how much would you earn for that?

\$\_\_\_\_\_ PER HOUR

X96. NOTHING

X97. OTHER (SPECIFY)

GO TO FA53

**OTHER/COMBINATION**

FA52q. (How are you paid?) \_\_\_\_\_

FA52r/s. How much are you paid before taxes and other deductions?

r: AMOUNT PER s: TIME PERIOD

X96. UNPAID

X97. OTHER (SPECIFY)

GO TO FA53

FA52t. 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

X97. OTHER (SPECIFY)

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 22**

**FA53.** (IF FA52j=1-52: Not counting overtime hours,) Could you reduce the number of paid hours in your regular work schedule?

1. YES

5. NO

8. DK

9. RF

V

FA53a. Would you like to do so even if your earnings were reduced in the same proportion?

1. YES

5. NO

8. DK

9. RF

GO TO FA56

V

FA53b. How many hours would you like to work each week?

\_\_\_\_\_ # HRS

GO TO FA56

V

FA54.

BRANCHPOINT:

REFERENCE FA44: 1. WEEKLY HOURS 30 OR MORE —> GO TO FA55

2. ALL OTHERS —> GO TO FA56

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 23**

FA55. 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	9. RF
--------	---------------------	-------	-------	-------

GO TO FA56

V

FA55a. Would your pay be cut in proportion to your hours, more than that, or less than that?

1. IN PROPORTION	2. MORE	3. LESS	8. DK	9. RF
------------------	---------	---------	-------	-------

FA55b. Would your health insurance benefits be reduced, eliminated, or kept the same?

1. REDUCED	2. ELIMINATED	3. KEPT SAME	6. DOESN'T HAVE HEALTH INSURANCE BENEFITS
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8. DK	9. RF
-------	-------

FA55c. Would your eligibility for pension benefits be affected?

1. YES	5. NO	6. DOESN'T HAVE PENSION BENEFITS	8. DK	9. RF
--------	-------	----------------------------------	-------	-------

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 24**

**FA56.** Could you increase the number of paid hours in your regular work schedule?

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

V

FA56a. Would you like to do so if your earnings were increased in the same proportion?

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

V

GO TO BRANCHPOINT BELOW

FA56b. How many hours would you like to work each week?

\_\_\_\_\_ # HRS

BRANCHPOINT:

1. FA19 H 1 (NOT WORKING FOR WAVE I EMPLOYER) —> GO TO FA57
2. FA19 = 1 (WORKING FOR WAVE I EMPLOYER) AND FA21 H 1 (DIFFERENT JOB TITLE) —> GO TO FA62
3. ALL OTHERS —> GO TO BRANCHPOINT BEFORE FA63



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 25**

FA57. About how many employees work for this company or organization at the location where you work?

\_\_\_\_\_ # OF EMPLOYEES      99998. DON'T KNOW

GO TO FA58

↓  
V

FA57a. 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
-----------------	------------	-------------	-------------	---------------	----------------

FA58. About how many employees work for this company or organization at all locations?

X97. ONLY ONE LOCATION (VOL)	_____ # OF EMPLOYEES GO TO FA59	X98. DK	X99. RF
GO TO FA59		↓ V	

FA58a. 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
-----------------	------------	-------------	-------------	---------------	----------------

FA59. In what month and year did you start working for this employer? [IWER: IF R WORKED MORE THAN ONCE FOR THIS EMPLOYER, ASK ABOUT FIRST HIRE.]

\_\_\_\_\_ MONTH / \_\_\_\_\_ YEAR      X98. DK      X99. RF

FA60/60a. What was your starting pay, before taxes and other deductions? (Was that per hour, week, month, or year?)

60: AMOUNT PER 60a: TIME PERIOD      X96. NONE      X97. OTHER (SPECIFY)

BRANCHPOINT: IF FA59/59a IS DK OR RF —> GO TO FA62

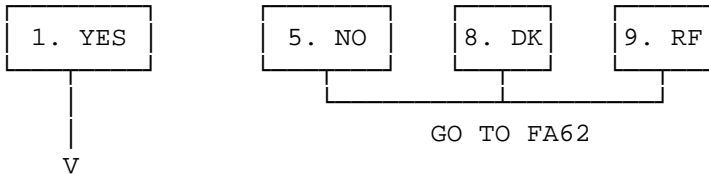
IF CURRENT MONTH/YEAR MINUS MONTH/YEAR IN FA59/59a IS 1 MONTH OR LESS —> GO TO FA62

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 26**

FA61. IF ?????: Were there any months since (MONTH/YEAR GIVEN IN FA59) when you did not work for this employer?

ELSE, IF INTERVIEWING WAVE 2 R1: Were there any months since (WAVE 1 MONTH/YEAR) when you did not work for this employer?

ELSE, IF NOT INTERVIEWING WAVE 2 R1: Were there any months since March 1992 when you did not work for this employer?



FA61a. Which months were those? (CHECK ALL THAT APPLY.)

MONTHS MUST BE BETWEEN THE "SINCE" MONTH/YEAR GIVEN IN FA61 AND THE MONTH/YEAR OF THIS INTERVIEW.

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

FA62. Are you covered by a union or employee-association contract?

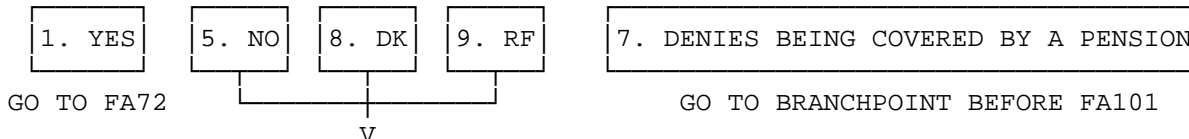


**PENSIONS**

BRANCHPOINT:

1. FA19 = 1 (SAME EMPLOYER AS IN WAVE I) AND WAVE I F37=1 (INCLUDED IN PENSION PLAN AT WAVE I) — CONTINUE WITH FA63
2. ALL OTHERS — GO TO FA71

FA63. Have the rules that govern your pension benefits or the age you can receive them changed since WAVE 1 MONTH/YEAR?



FA64. In how many different pension plans are you included on this job?

\_\_\_\_\_ # OF PLANS

LEADIN TO FA65: IF FA64=1: I would like to know what type of plan this is.

IF FA64>1: Now I have some questions about the (next) most important of these plans.

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 27**

REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

FA65. 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".

FA66. For that part of your plan where money is accumulated in an account, how much is in the account at present?

FA67/67a. At what age do you expect to start receiving benefits from this plan?

FA68. 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?)

IF DK/RF TO FA67/67a → GO TO NEXT BRANCHPOINT  
IF 2ND/3RD PLAN →

FA69. If you work with this employer (until age FA67/for FA67a years), how much do you expect your pay to be?

FA70. How much money is in your account at present?

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO FA67	GO TO FA70	↓	9. RF
			GO TO FA67
			V
\$ _____		X96. NONE	
		X97. OTHER (SPECIFY)	
67: AGE		95. NO AGE REQUIREMENT	
67a: "YEARS" RESPONSE CODED			
98. DK	99. RF	→ GO TO NEXT BRANCHPOINT	
68a: % OF PAY			
68b: AMOUNT PER 68c: TIME PERIOD			
68d: LUMP SUM AMOUNT			
69: AMOUNT PER 69a: TIME PERIOD			
X96. NONE		X97. OTHER (SPECIFY)	
GO TO NEXT BRANCHPOINT			
\$ _____		X96. NONE	X97 OTHER (SPEC)

BRANCHPOINT: IF 2ND OR 3RD PLAN — GO BACK TO FA65 TO COLLECT DETAILS

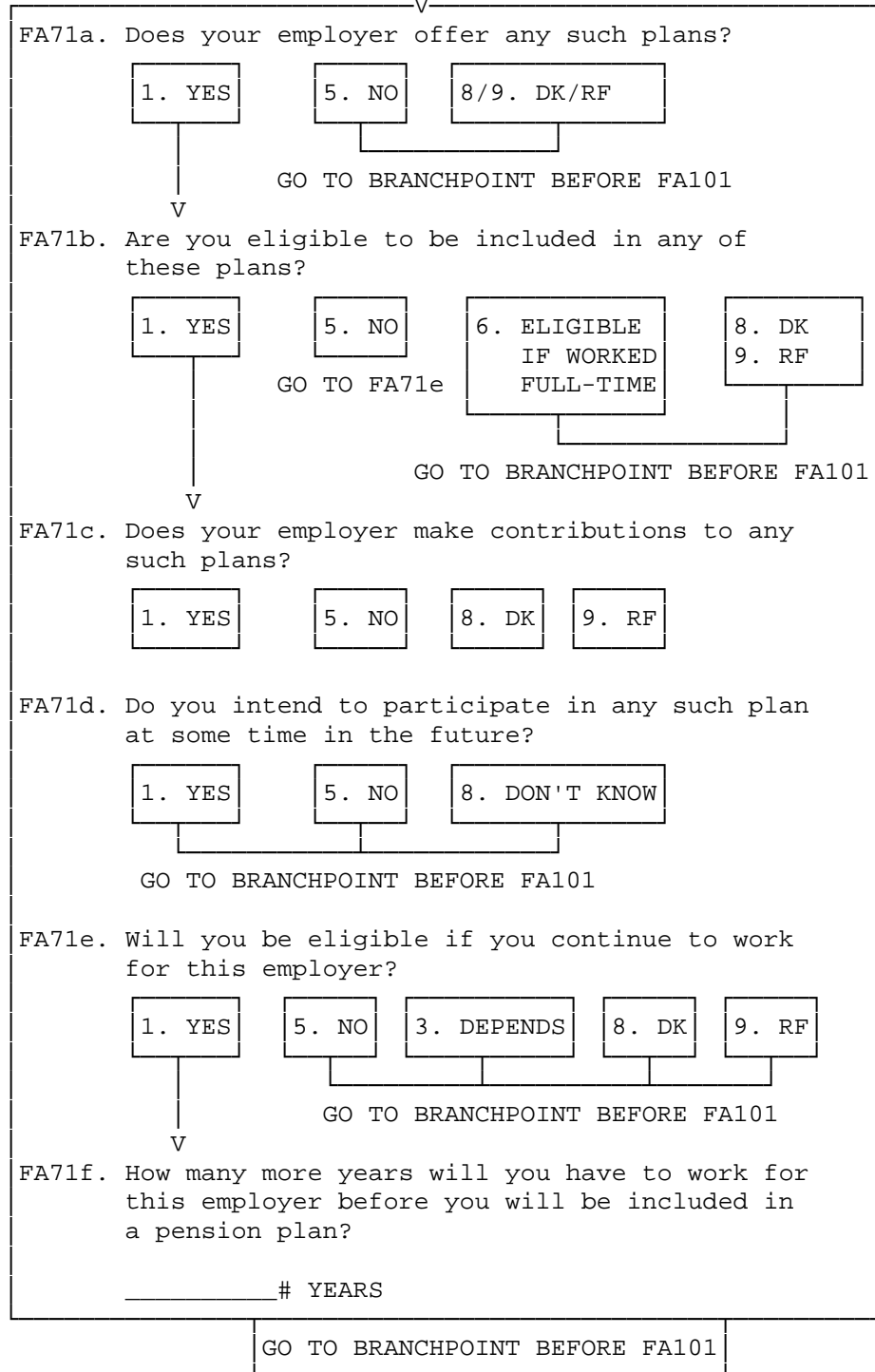
WHEN FINISHED WITH ALL PLANS — GO TO BRANCHPOINT BEFORE FA101

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 28**

FA71. 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 COMMENT BOX 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  
 GO TO FA72

5. NO      8. DON'T KNOW



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 29**

FA72. In how many different plans of this sort are you included on this job?

# OF PLANS

LEADIN TO FA73:

IF FA72=1: I would like to know what type of plan this is.

IF FA72H1: Now I have some questions about the (next) most important of these plans.

REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

FA73. 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) GO TO FA75	2. TYPE B (ACCOUNT) GO TO FA88	3. BOTH A & B ↓	8. DK   9. RF GO TO FA75
--------------------------------------	--------------------------------------	-----------------------	--------------------------------------

FA74. 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)

FA75. 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 FA75b

7. DON'T CONTRIBUTE ANYTHING

8. DK → GO TO FA76

9. RF → GO TO FA76

FA75a. [PERCENT OF PAY RESPONSE]

\_\_\_\_\_ % → GO TO FA76

FA75b. PROBE IF NECESSARY: How much do you currently contribute?

\$ AMOUNT

999996. NOTHING

999997. OTHER (SPECIFY)

FA75c. PROBE IF NECESSARY: Was that per month or per year?

2. WEEK    3. EVERY TWO WEEKS    4. MONTH

6. YEAR    7. OTHER (SPECIFY)

FA76. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

\_\_\_\_\_ YEARS

97. OTHER (specify)

FA77. At what age do you expect to start receiving benefits from this plan?

\_\_\_\_\_ AGE → GO TO FA78

96. ANSWER IN YEARS

FA77a. FA77 ANSWERED IN YEARS

\_\_\_\_\_ YEARS

97. OTHER (SPECIFY)

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 30**

FA78. 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 FA78b  
 3. LUMP SUM —> GO TO FA78d  
 8/9. DK/RF —> GO TO FA79

FA78a. PERCENT OF PAY RESPONSE

\_\_\_\_\_ % —> GO TO FA79

FA78b. [PROBE IF NECESSARY] How much do you expect to receive?

\$ AMOUNT  
 9999996. NONE \_\_\_\_\_ } GO TO  
 9999997. OTHER (SPECIFY) \_\_\_\_\_ } —> FA79  
 9999998/9. DK/RF \_\_\_\_\_ }

FA78c. [PROBE IF NECESSARY] Was that per month or per year?

4. MONTH    6. YEAR    7. OTHER (SPECIFY)

GO TO FA79

FA78d. LUMP SUM AMOUNT

\$ AMOUNT

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 31**

FA79. (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**

FA79. What is the earliest age at which you would be eligible to receive full or unreduced pension benefits from this job?

\_\_\_\_\_ AGE

95. NO AGE REQUIREMENT       98. DK       99. RF

→ GO TO FA82

BRANCHPOINT:

1. FA79 AGE = FA77 AGE → GO TO FA81

2. ALL OTHERS

↓

FA80. How much would these full or  
80a unreduced benefits be as a per-  
80b centage of your pay at retirement  
80c or amount of dollars per month or  
80d year?

a: PERCENT OF FINAL PAY  
b: AMOUNT PER c: TIME PERIOD  
d: LUMP SUM AMOUNT

("NOTHING" OR "OTHER" RESPONSE ALLOWED)

*IF FA79=95, GO TO FA82.*  
*IF 2ND/3RD PENSION PLAN, GO TO FA82.*  
FA81. If you work with this employer  
81a until (AGE AT FA79), how much do  
you expect your pay to be?

81: AMOUNT PER 81a: TIME PERIOD

X96. NONE       X97. OTHER (SPECIFY)

FA82. What is the earliest age at which you could leave this employer and start to receive pension benefits?

\_\_\_\_\_ AGE

95. NO AGE REQUIREMENT       98. DK       99. RF

→ GO TO FA85--PLAN 1

FA83. BRANCHPOINT

1. AGE IN FA77 = AGE IN FA82 → GO TO FA85

2. AGE IN FA79 = AGE IN FA82 → GO TO FA85

3. ALL OTHERS → CONTINUE WITH FA84

FA84. By how much would your pension  
84a be reduced from full benefits if  
84b you left this job at  
84c (AGE IN FA82)?  
84d

a: PERCENT  
b: AMOUNT PER c: TIME PERIOD  
d: LUMP SUM AMOUNT

("NOTHING" OR "OTHER" RESPONSE ALLOWED)

GO TO FA85--PLAN 1/2/3 AS NECESSARY

**TYPE A -- PLANS 1-3**

FA85. 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?

FA85a. 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?

FA86. Rather than regular retirement benefits, could you choose to receive a lump-sum settlement from this plan when you retire?

FA87. BRANCHPOINT

1. YES	5. NO	8. DK	9. RF
↓		GO TO FA86	
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 FA72			
□	ONLY 1 PLAN-->GO TO BRANCHPOINT BEFORE FA101		
□	ALL OTHERS-->GO BACK TO FA73, PLAN 2		



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 33**

**TYPE B PLANS**

REPEATED FOR PLANS 1-3 AS NECESSARY

FA88. (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

FA89. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.]

\_\_\_\_\_ YEARS

97. OTHER  
(SPECIFY)

FA90. How much does your employer  
90a contribute (as a percent  
90b of your pay or amount of  
90c money per month or year)?

a: PERCENT

b: AMOUNT PER c: TIME PERIOD

("DOESN'T CONTRIBUTE ANYTHING" ALLOWED)

FA91. How much do you currently  
91a contribute (as a percent  
91b of your pay or amount of  
91c money per month or year)?

a: PERCENT

b: AMOUNT PER c: TIME PERIOD

("DON'T CONTRIBUTE ANYTHING" ALLOWED)

FA92. How much money is in your account at present?

\$ \_\_\_\_\_

X96. NONE

X97. OTHER  
(SPECIFY)

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 34**

**TYPE B -- PLANS 1-3**

FA93. Are you able to choose how the money in your account is invested?

1. YES	5. NO	8. DK	9. RF
V	GO TO FA95		

FA94. 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

FA95. 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

FA96. 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 FA97		

FA96a. 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		

FA97. At what age do you expect to start receiving any benefits from this plan?

_____ AGE	98. DK	99. RF
-----------	--------	--------

FA97a. 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
7. OTHER: _____		8. DK 9. RF

FA98. BRANCHPOINT

SEE FA72	
<input type="checkbox"/>	ONLY 1 PLAN-->GO TO BRANCHPOINT BEFORE FA101
<input type="checkbox"/>	ALL OTHERS-->GO BACK TO FA73 FOR PLANS 2 AND/OR 3



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 36**

FA109. 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
--------	-------	-------	-------

GO TO FA114

FA110. 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
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FA111. Are you looking for part-time or full-time work?

1. PART-TIME	2. FULL-TIME	3. EITHER KIND
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FA112. 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
---------	----------------	-------	-------	--------------

FA112a. How would it be different?

\_\_\_\_\_

\_\_\_\_\_

FA113. 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: \_\_\_\_\_

FA113e1. How many employers did you visit?

\_\_\_\_\_

FA113f1. How many employers did you call or write?

\_\_\_\_\_

GO TO NEXT BRANCHPOINT

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 37**

FA114. If you found out about another job like the one you have now, would you look into it?

1. YES	2. PROBABLY	3. MAYBE	8. DK	9. RF
--------	-------------	----------	-------	-------

GO TO NEXT BRANCHPOINT

4. PROBABLY NOT	5. NO	7. OTHER (SPECIFY)
-----------------	-------	--------------------

V

FA114a. 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.]

- 01. LIKE PRESENT JOB
- 02. CAN'T GET EQUAL JOB
- 03. MIGHT/WOULD LOSE PENSION BENEFITS
- 04. MIGHT/WOULD LOST HEALTH INSURANCE BENEFITS
- 05. NEW JOB MIGHT NOT WORK OUT
- 06. OWNS BUSINESS, WANTS TO WORK FOR SELF
- 08. AGE OR PROXIMITY TO RETIREMENT
- 07. OTHER (SPECIFY)
- 98. DK
- 99. RF

BRANCHPOINT: FA21 = 1 (SAME JOB TITLE AS IN WAVE I) —> GO TO FA116

ALL OTHERS —> CONTINUE WITH FA115

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 38**

FA115. 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)
FA115a. 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.]				
FA115b. (My job requires) lifting heavy loads.				
FA115c. (My job requires) stooping, kneeling, or crouching.				
FA115d. My job requires good eyesight.				
FA115e. (My job requires) intense concentration or attention.				
FA115f. (My job requires) skill in dealing with other people.				

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 39**

FA116. [IF FA21H1: 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 FA21=1: 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)
FA116a. 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]				
FA116b. My job involves a lot of stress.				
FA116c. In decisions about promotion, my employer gives younger people preference over older people.				
FA116d. My co-workers make older workers feel that they ought to retire before age 65.				
FA116e. 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.				
FA116f. My employer would let older workers move to a less demanding job with less pay if they wanted to.				
FA116g. I really enjoy going to work.				

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 40**

FA117. Are you doing any other work for pay now, such as (another) business of your own, or a second job, or the military reserves?

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

GO TO FA121

V

FA117a. 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 (SPECIFY)	8. DK	9. RF
-----------------	---------------	----------------------	--------------------	-------	-------

FA118. How many hours a week do you usually work on (this other job/these other jobs)?

\_\_\_\_\_ # HOURS      97. OTHER (SPECIFY)

FA119. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

\_\_\_\_\_ # WEEKS      97. OTHER (SPECIFY)

FA120/120a. About how much do you earn before taxes from (this other job/these other jobs)? (Is that per hour, week, month, year, or what?)

120: AMOUNT PER 120a: TIME PERIOD

FA121/121a. 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?

121: AGE      121a: YEARS OF SERVICE      96. NO "USUAL"

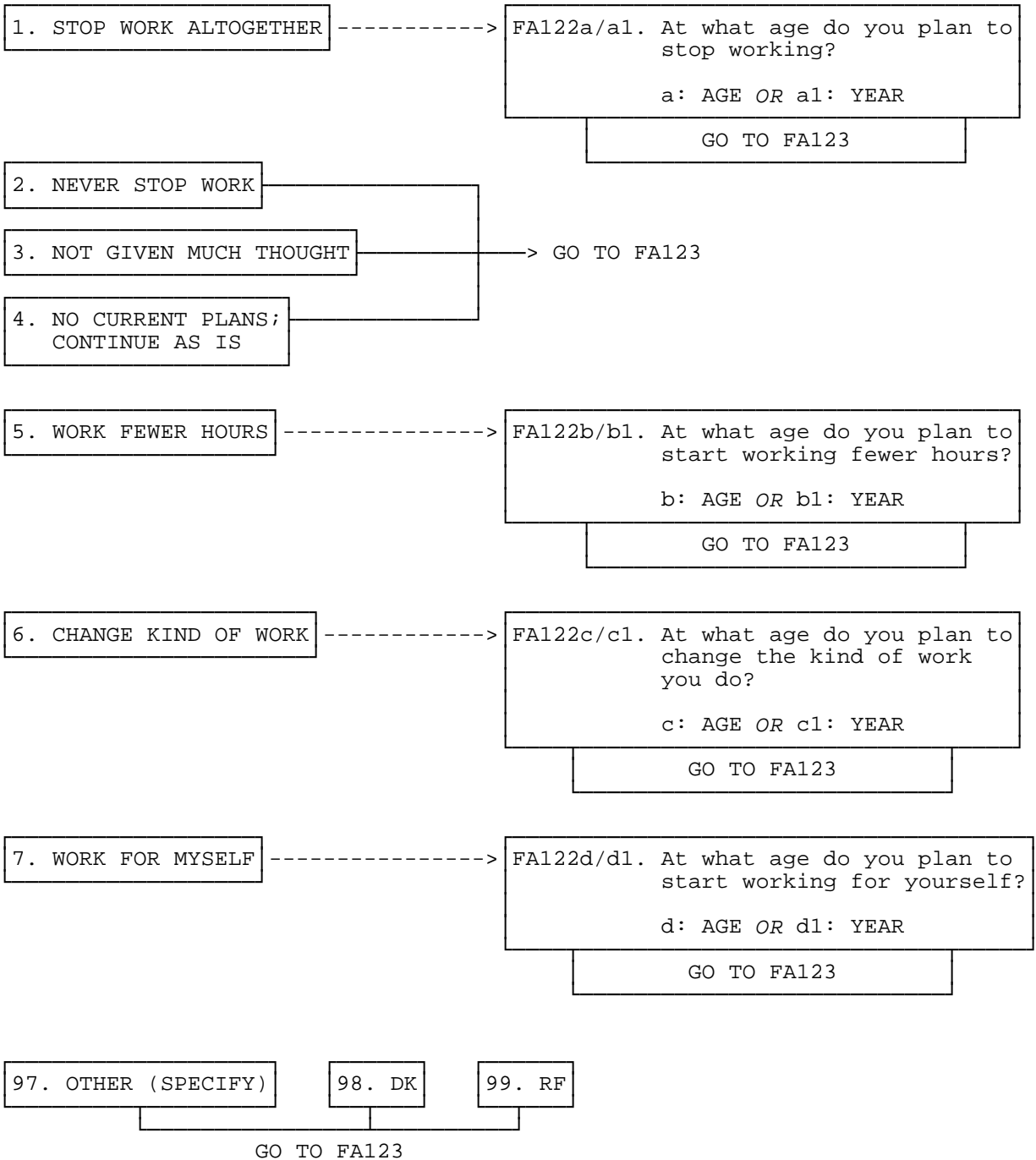
BRANCHPOINT: IF INTERVIEW IS BY PROXY, GO TO FA129



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 41**

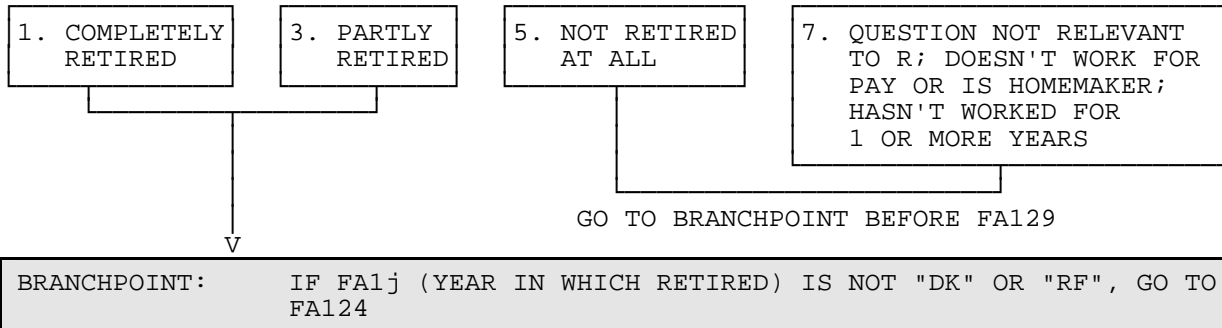
FA122. Now I want to ask about your retirement plans. Do you plan to stop working altogether or work fewer hours at a particular date or age, have you not given it much thought, or what?

[DO NOT PROBE BUT CHECK ALL THAT APPLY AND ASK ALL FOLLOW-UP QUESTIONS.]



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 42**

FA123. 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?



FA123a. In what month and year did you (partly/completely) retire?

MONTH/YEAR

FA124. Thinking back to the time you (partly/completely) retired, was that something you wanted to do or something you felt you were forced into?

- |                 |                |                             |
|-----------------|----------------|-----------------------------|
| 1. WANTED TO DO | 2. FORCED INTO | 3. PART WANTED, PART FORCED |
|-----------------|----------------|-----------------------------|

BRANCHPOINT: IF FA123H1 —> GO TO BRANCHPOINT BEFORE FA127
---

FA125. All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?

- |                    |                          |                          |
|--------------------|--------------------------|--------------------------|
| 1. VERY SATISFYING | 2. MODERATELY SATISFYING | 3. NOT AT ALL SATISFYING |
|--------------------|--------------------------|--------------------------|

FA126. 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?

- |           |                   |                |                                 |
|-----------|-------------------|----------------|---------------------------------|
| 1. BETTER | 3. ABOUT THE SAME | 5. NOT AS GOOD | 6. RETIRED LESS THAN 1 YEAR AGO |
|-----------|-------------------|----------------|---------------------------------|

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 43**

FA127. (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 FA127:1-4, 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 FA127:5-7, 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 FA127:5-7, BELOW)

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FA127:1. Poor health. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FA127:2. 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?)				
FA127:3. 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?)				
FA127:4. 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 FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 44**

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FA127:5. 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?)				
FA127:6. 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?)				
FA127:7. 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?)				

FA128. (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)
FA128:1. Not doing anything productive or useful. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FA128:2. Illness or disability. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FA128:3. Not having enough income to get by. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 45**

BRANCHPOINT:

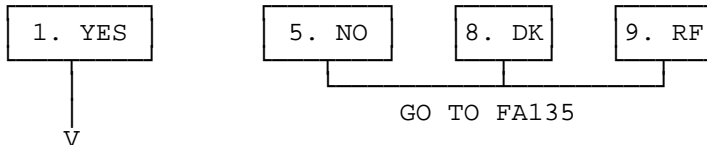
1. IF THIS INTERVIEW IS WITH A NEW RESPONDENT (NO IW, OR A PROXY IW, AT WAVE I), GO TO END OF THIS SECTION.
2. IF FA19=1 (STILL WORKING FOR WAVE I EMPLOYER) —> GO TO FA135
3. IF EMPLOYEE AT WAVE I (F3=1) AND NEITHER FA59 NOR FA26 ARE NA/RF AND FA59-FA26 = LESS THAN 2 MONTHS —> GO TO FA135
4. IF SELF-EMPLOYED AT WAVE I (F3=2) AND NEITHER FA59 NOR FA5 ARE NA/DK AND FA59-FA5 = LESS THAN 2 MONTHS —> GO TO FA135
5. ALL OTHERS —> CONTINUE WITH FA129

FA129. [EMPLOYEE AT WAVE I (F3=1) AND WAVE II (FA3=1) AND WAVE I EMPLOYER'S NAME KNOWN:] After you stopped working for (WAVE I EMPLOYER) and before you started working for (IF CURRENT EMPLOYER'S NAME KNOWN: CURRENT EMPLOYER / ELSE: your current employer), did you do any work for pay?

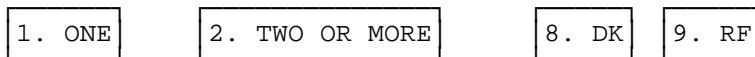
[EMPLOYEE AT WAVE I (F3=1) AND WAVE II (FA3=1) AND WAVE I EMPLOYER'S NAME NOT KNOWN:] Between MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER and MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER, did you do any work for pay?

[SELF-EMPLOYED AT WAVE I (F3=2); EMPLOYEE AT WAVE II (FA3=1):] After you stopped working for yourself and before you started working for (IF CURRENT EMPLOYER'S NAME KNOWN: CURRENT EMPLOYER / ELSE: your current employer), did you do any work for pay?

[ELSE:] Between (MONTH/YEAR OF WAVE I INTERVIEW) and the time you started working for your current employer, did you do any work for pay?



FA13. Counting yourself as an employer if you were self-employed, for how many employers did you work?



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 46**

FA131. [EMPLOYEE AT WAVE I (F3=1) AND MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER KNOWN AND MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER KNOWN:] During which of the months between (MONTH/YEAR LEFT WAVE I EMPLOYER) and (MONTH/YEAR STARTED CURRENT EMPLOYER) were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[SELF-EMPLOYED AT WAVE I (F3=2) AND MONTH/YEAR STOPPED WORKING FOR SELF KNOWN AND MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER KNOWN:] During which of the months between (MONTH/YEAR STOPPED WORKING FOR SELF) and (MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER) were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[NOT EMPLOYED AT WAVE I (F2=5) AND MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER KNOWN:] During which of the months between (MONTH/YEAR OF WAVE I INTERVIEW) and (MONTH/YEAR STARTED CURRENT EMPLOYER) were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[ELSE:] Between MONTH/YEAR OF WAVE I INTERVIEW and the time you started working for your current employer, did you do any work 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 FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 47**

FA132. During these months, how many hours per week did you usually work?

\_\_\_\_\_ # HOURS

FA133/133a. On average, how much were you earning before deductions during these months?

133: AMOUNT PER 133a: TIME PERIOD

X96. NONE

X97. OTHER  
(SPECIFY)

FA134. 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?)  
[CHECK ALL THAT APPLY.]

<input type="radio"/> 1. BUSINESS CLOSED	<input type="radio"/> 5. BETTER JOB
<input type="radio"/> 2. LAID OFF/LET GO	<input type="radio"/> 6. QUIT
<input type="radio"/> 3. POOR HEALTH/DISABLED	<input type="radio"/> 7. RETIRED
<input type="radio"/> 4. FAMILY CARE	<input type="radio"/> 97. OTHER (SPECIFY)

BRANCHPOINT: IF FA28=1 OR 2 —> GO TO FA135

FA134a. Did your employment situation change in some way that encouraged you to leave?

1. YES

5. NO

8. DK

9. RF

GO TO FA135

FA134b.

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)
- 98. DK
- 99. RF

**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 48**

FA135. 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

v

FA135a. 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>	
FA136a/b. In what month and year was the [READ IF MORE THAN ONE OFFER: (first/last)] special incentive offered?	a: MONTH    b: YEAR
BRANCHPOINT: FA19 = 1 (YES) —> GO TO FA138  ALL OTHERS —> CONTINUE WITH FA137	
FA137. Which employer were you working for at that time?	FULL EMPLOYER NAME <i>[CATI MAY DISPLAY NAMES OF WAVE I &amp; II EMPLOYERS]</i>
FA138. 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>[FA139a-FA139f BROUGHT UP AS NECESSARY BY CATI APPLICATION]</i>	
FA139a. How much did the cash bonus amount to?	AMOUNT
FA139b/c. How much did the extra pension benefits amount to?	b: AMOUNT PER c: TIME PERIOD
FA139c. Until what age did you receive the temporary medical insurance	AGE OR (IF GIVEN) YEAR
FA139d. How much did the temporary cash benefits amount to?	AMOUNT PER TIME PERIOD
FA139d. Until what age did you receive the temporary cash benefit?	AGE OR (IF GIVEN) YEAR
FA139e. How many years of service credit did you receive?	# OF YEARS
FA139f. How much did the other incentives amount to?	AMOUNT



**SECTION FA: EMPLOYMENT/WAVE II EMPLOYEES (July 21, 1995) – PAGE 49**

[QUESTIONS REPEATED IF MORE THAN ONE EARLY-OUT WINDOW OFFERED]

FA140. Did you accept the incentive and leave that employer?

1. YES

5. NO

CONTINUE WITH FA141

GO TO FA142

FA141. Was the special incentive important in your decision, or would you probably have left at about that time anyway?

1. IMPORTANT

5. LEFT ANYWAY

GO TO FA143

FA142. If you had been offered twice as much (to leave) at that time, would you have done so?

1. YES

5. NO

V

FA143. INTERVIEWER CHECKPOINT -- SEE FA135

ONLY ONE EARLY-OUT WINDOW--->NEXT SECTION

ALL OTHERS--->GO BACK TO FA136 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW

END OF EMPLOYMENT SECTION FOR **EMPLOYEES**

**SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 1**

FB2/2a. According to our records, in (MONTH/YEAR OF WAVE I INTERVIEW) you were working for (IF KNOWN: NAME OF WAVE I EMPLOYER FROM F3a / ELSE: someone else). In what month and year did you stop working there?

| 2: MONTH 2a: YEAR |

| 96. STILL WORKING THERE |  
| (AS SECOND JOB) |

GO TO FB15

V

FB3/3a. What were you earning, before deductions, when you left that employer?  
[PROBE IF NECESSARY: Was that per hour, week, month, or year?]

3: AMOUNT PER 3a: TIME PERIOD

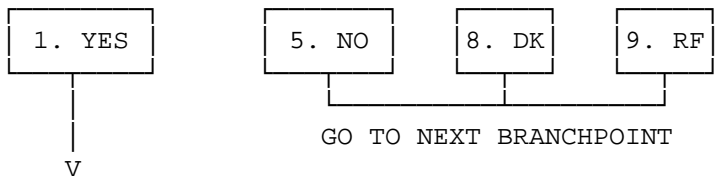
**SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 2**

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?

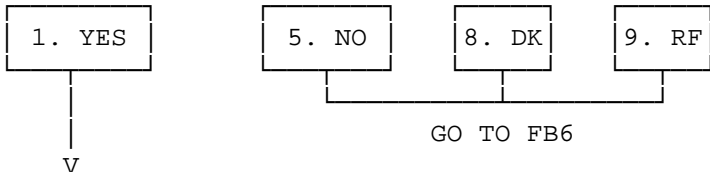
1. YES	5. NO	8. DK	9. RF
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**SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 3**

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?

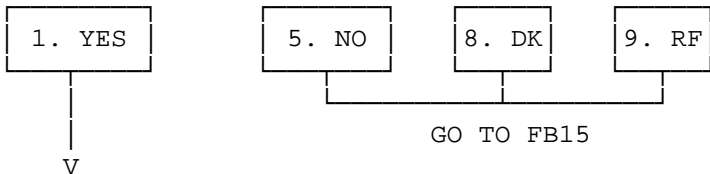


FB5a. Which months were those? (CHECK ALL THAT APPLY.)

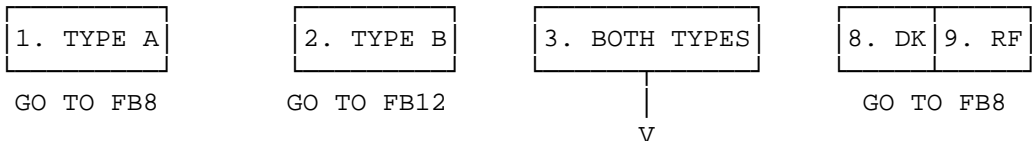
1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

*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
-----------	---------	---------

**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] <b>GO TO FB14</b>	8. DK	9. RF
---	-------	-------

↓
↓
↓

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
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↓
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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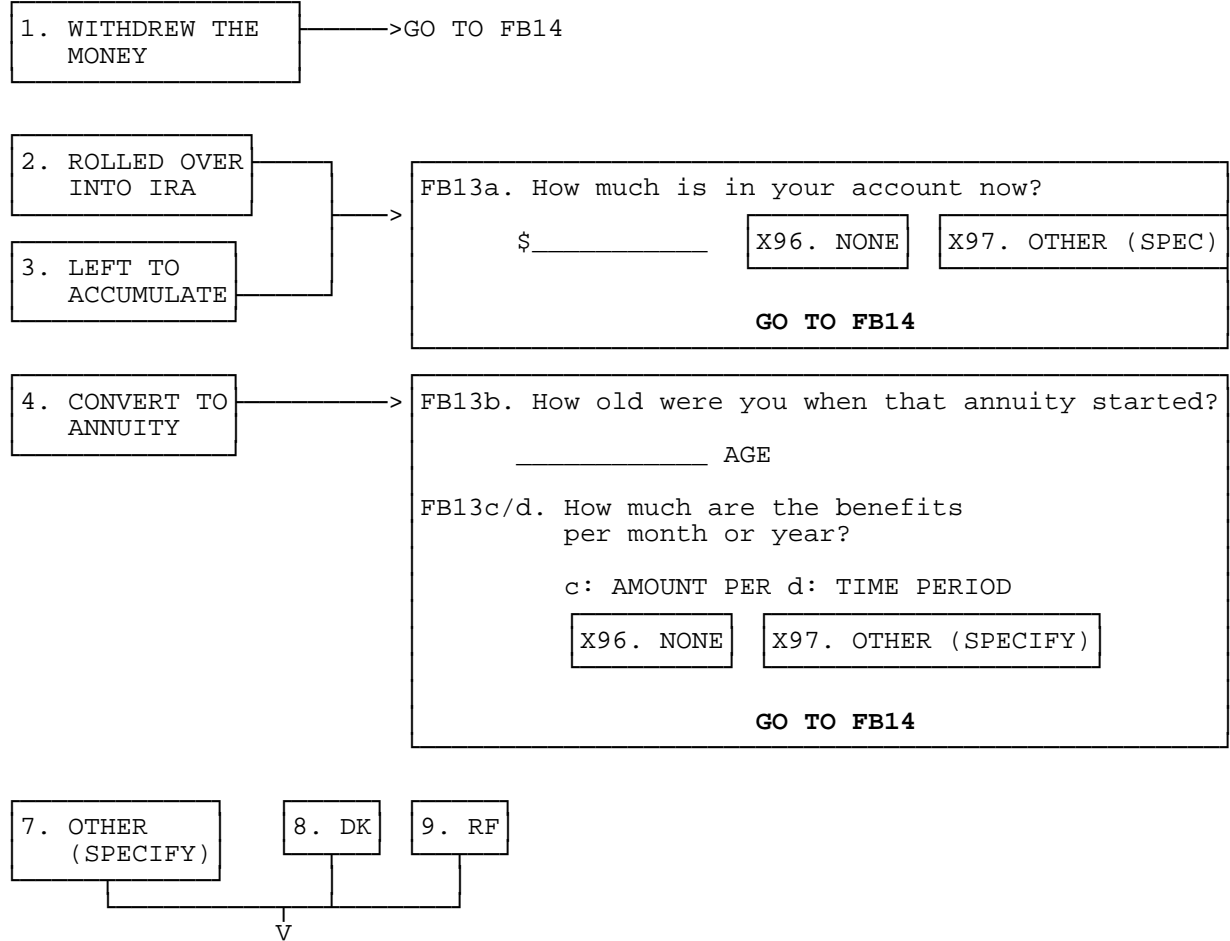
GO TO FB14

**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.]



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?

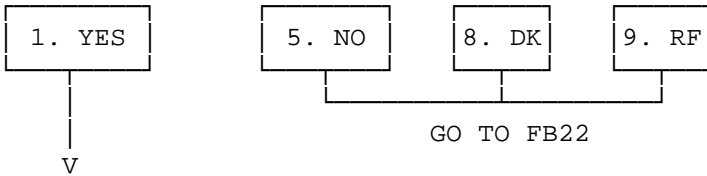
\_\_\_\_\_ # EMPLOYEES

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 |
|--------|-------|

**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
--------	-------	-------	-------

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) AND 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)

FB25. Are you covered by a union or employee-association contract?

1. YES

5. NO

BRANCHPOINT: 1. SELF-EMPLOYED AT WAVE I (F3=2) AND MONTH/YEAR IN FB22/22a IS BEFORE MONTH/YEAR OF WAVE I INTERVIEW AND 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

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

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.

**SECTION FB: EMPLOYMENT/WAVE II SELF-EMPLOYED (July 24, 1995) – PAGE 11**

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?

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO FB31	GO TO FB34	↓	9. RF GO TO FB31
			V
\$ _____		<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> <p><input type="text" value="97. OTHER (SPECIFY)"/> <input type="text" value="98. DK"/> <input type="text" value="99. RF"/></p> <p>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> <p><input type="text" value="X96. NONE"/> <input type="text" value="X97. OTHER (SPECIFY)"/></p>
<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> <p><input type="text" value="95. NO AGE REQUIREMENT"/> <input type="text" value="98. DK"/> <input type="text" value="99. RF"/></p> <p>→ 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
-----------	--------	--------

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
--------	-------	-------	-------

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?

\_\_\_\_\_

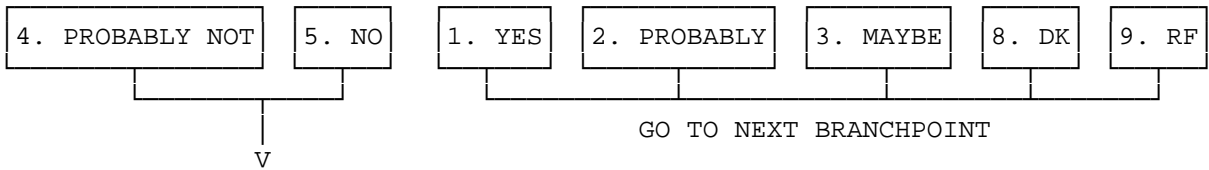
FB73f1. How many employers did you call or write?

\_\_\_\_\_

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.]

01. LIKE PRESENT JOB	02. CAN'T GET EQUAL JOB	03. MIGHT/WOULD LOSE PENSION BENEFITS	04. MIGHT/WOULD LOSE HEALTH INS. BENEFITS
05. NEW JOB MIGHT NOT WORK OUT	06. OWNS BUSINESS, WANTS TO WORK FOR SELF	08. AGE OR PROXIMITY TO RETIREMENT	97. OTHER (SPECIFY)

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

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?)

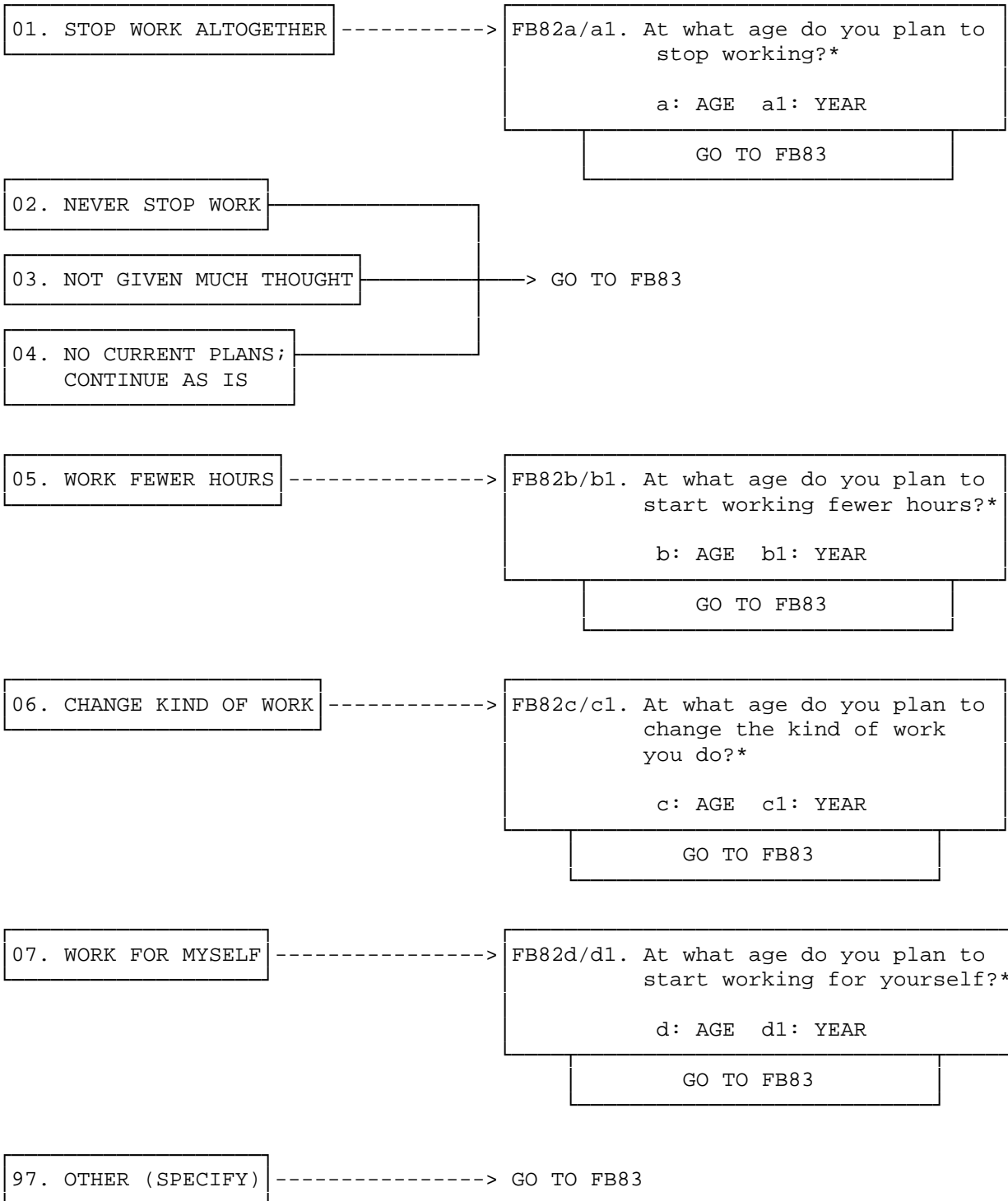
80: AMOUNT PER 80a: TIME PERIOD

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.]

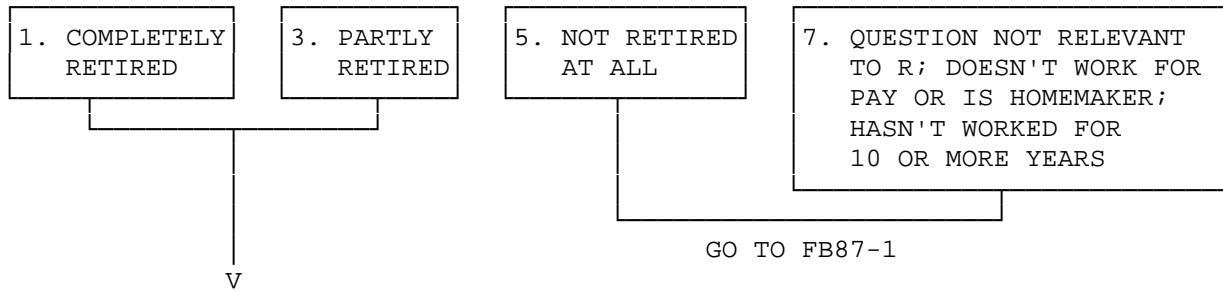


\*A "NEVER" ANSWER IS ALLOWED FOR THESE QUESTIONS.



**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?

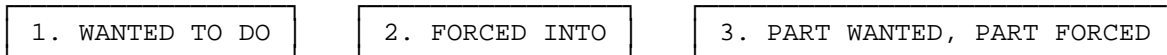


BRANCHPOINT: IF FA1j (YEAR IN WHICH RETIRED) CONTAINS A VALID ANSWER, GO TO FB84

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?

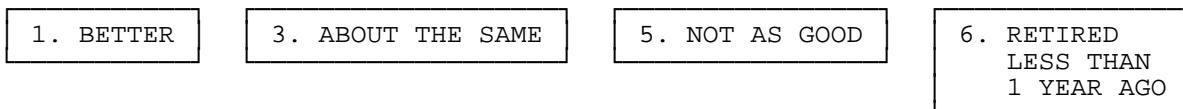


BRANCHPOINT: IF FB83'H1 — GO TO FB87-1

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:

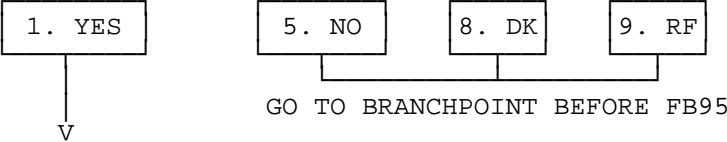
1. IF THIS INTERVIEW IS WITH A NEW RESPONDENT (NO IW OR PROXY IW AT WAVE I), GO TO NEXT SECTION.
2. EMPLOYEE WAVE I (F3=1) AND STARTED WORKING AT CURRENT BUSINESS LESS THAN TWO MONTHS AFTER LEAVING WAVE I EMPLOYER — GO TO FB95
3. SELF-EMPLOYED WAVE I (F3=2) AND STARTED WORKING AT CURRENT BUSINESS LESS 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?

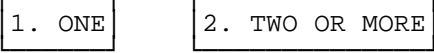
IF NOT SELF-EMPLOYED AT WAVE I (F3=1) AND SELF-EMPLOYED NOW AND NAME OF WAVE I EMPLOYER NOT KNOWN: Between MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER (FB2) and MONTH/YEAR STARTED WORKING AT CURRENT BUSINESS (FB22), did you do any work for pay?

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?

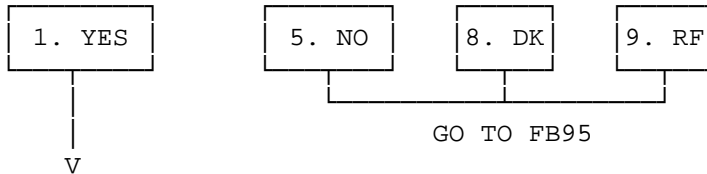
93: AMOUNT PER 93a: TIME PERIOD

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;"> <span>CONTINUE WITH FB101</span> <span>GO TO FB102</span> </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><b>FB102.</b> 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---&gt;NEXT SECTION</p> <p><input type="checkbox"/> ALL OTHERS---&gt;GO BACK TO FB96 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW</p>	

**END OF EMPLOYMENT SECTION FOR THE SELF-EMPLOYED**

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) — PAGE 1

FC1.

BRANCHPOINT:

1. WAVE I F3=1 [EMPLOYEE]—GO TO FC16
2. WAVE I F3=2 [SELF-EMPLOYED]—CONTINUE WITH FC2
3. ALL OTHERS—GO TO FC28

FC2. According to our records, in [MONTH/YEAR OF WAVE I INTERVIEW], you were self-employed. In what month and year did you stop working for yourself?  
[ANSWER MUST BE BETWEEN WAVE I MONTH/YEAR AND THIS INTERVIEW MONTH/YEAR.]

FC2: MONTH FC2a: YEAR

FC3. Were you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
↓	GO TO FC4		

FC3a. How much were you paid before taxes and other deductions?

\$ \_\_\_\_\_ PER (FC3b) \_\_\_\_\_ X96. NONE

FC4. Did you receive some or all of the net earnings or profits?

1. YES	5. NO	8. DK	9. RF
↓	GO TO FC5		

FC4a. (In addition to regular salary,) How much did you receive from net earnings or profits?  
[IF R HAS TROUBLE GIVING A DOLLAR FIGURE, ASK: What did you earn the last year you worked?]

\$ \_\_\_\_\_ PER (FC4b) \_\_\_\_\_ X96. NONE

FC5. Why did you stop working at that business?  
[DO NOT PROBE, BUT ENTER ALL THAT APPLY.]

01. BUSINESS CLOSED	02. LAID OFF/LET GO	03. POOR HEALTH/DISABLED
04. FAMILY CARE	05. BETTER JOB	06. QUIT
07. RETIRED	08. BUSINESS REQUIRED TOO MUCH TIME	97. OTHER (SPECIFY)
		98. DK      99. RF

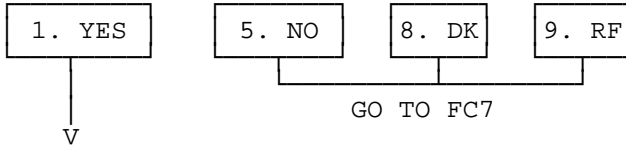


SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) — PAGE 2

BRANCHPOINT: IF FC2/2a IS DK OR RF — GO TO FC7

IF MONTH/YEAR GIVEN IN FC2/2a MINUS MONTH/YEAR OF WAVE I INTERVIEW IS LESS THAN 2 MONTHS — GO TO FC7

FC6. Were there any months between (MONTH/YEAR OF WAVE I INTERVIEW) and (MONTH/YEAR GIVEN IN FC2) when you did not work?

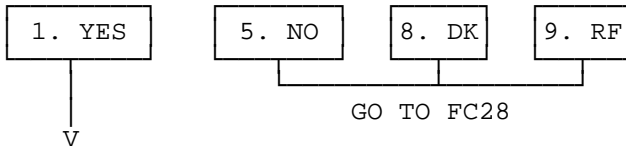


FC6a. Which months were those? (CHECK ALL THAT APPLY.)

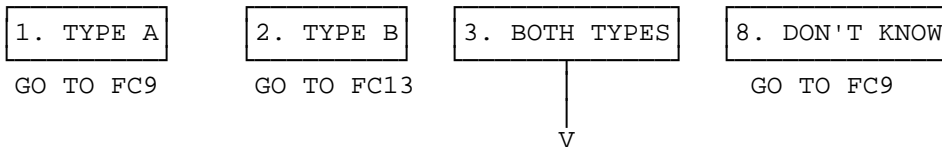
1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

*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."*

FC7. Aside from IRA or Keogh plans, were you included in any pension or retirement plans, or any tax-deferred savings plans through your business?



FC8. I would like to know what type of plan that 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?



FC8a. How much money was left in your account when you left that employer?

\$ \_\_\_\_\_ X96. NONE

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 3

FC9. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: When (he/she) died, was there a cash settlement, were that [sic] benefits lost, or what?  
OTHERWISE:

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. IF MORE THAN 1 BOX IS CHECKED, FOLLOW THE SKIPS FOR THE FIRST BOX MARKED.]

1. EXPECT FUTURE BENEFITS

→ GO TO BRANCHPOINT BEFORE FC10

2. RECEIVING BENEFITS NOW

FC9a/b. In what month and year did you start to receive these benefits?  
a: MONTH      b: YEAR

FC9b/b2. How much are the benefits per month or year?  
b: AMOUNT PER b2: TIME PERIOD

FC9c. Are the benefits adjusted for changes in the cost of living?  
1. YES      5. NO  
GO TO BP BEFORE FC15      ↓

FC9d. Have they ever been adjusted for changes in the cost of living?  
1. YES      5. NO  
GO TO BRANCHPOINT BEFORE FC15

3. RECEIVED CASH SETTLEMENT

→

FC9e. How much did that amount to?  
\$ \_\_\_\_\_

FC9f. 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 BRANCHPOINT BEFORE FC15

4. ROLLED OVER INTO IRA

→

FC9g. How much did that amount to?  
\$ \_\_\_\_\_      X96. NONE      X97. OTHER (SPCFY)

GO TO BRANCHPOINT BEFORE FC15

5. LOST BENEFITS

→ GO TO BRANCHPOINT BEFORE FC15

7. OTHER (SPECIFY:)

→ GO TO BRANCHPOINT BEFORE FC15

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) — PAGE 4

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO FC13.

FC10. How many years altogether were you included in this plan?  
[INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

\_\_\_\_\_ # YEARS

FC11. At what age do you expect to start receiving (the rest of your) benefits from this plan?

\_\_\_\_\_ AGE

96. ALREADY RECEIVING ALL BENEFITS	8. DK	9. RF
------------------------------------	-------	-------

[MAKE SURE BENEFITS ARE RECORDED AT FC9a - FC9g]  
GO TO BRANCHPOINT BEFORE FC15

↓ ↓

FC12a/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
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↓ ↓ ↓ ↓ ↓

GO TO FC12b GO TO FC12d GO TO BRPT BEFORE FC15

FC12a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.  
\_\_\_\_\_ % — GO TO BRANCHPOINT BEFORE FC15

FC12b/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 BRANCHPOINT BEFORE FC15

FC12d. ENTER LUMP SUM AMOUNT.

\$ _____	X96. NONE	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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GO TO BRANCHPOINT BEFORE FC15

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 5

FC13. How much money was in your account when you stopped working at that business?

\$ \_\_\_\_\_

X96. NONE

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO FC16.

FC14. 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 BRANCHPOINT BEFORE FC15

2. ROLLED OVER INTO IRA

3. LEFT TO ACCUMULATE

FC14a. How much is in your account now?

\$ \_\_\_\_\_

X96. NONE

GO TO BRANCHPOINT BEFORE FC15

4. CONVERT TO ANNUITY

FC14b. How old were you when that annuity started?

\_\_\_\_\_ AGE

FC14c. How much are the benefits per month or year?

\$ \_\_\_\_\_ PER (FC14d) \_\_\_\_\_

X96. NONE

GO TO BRANCHPOINT BEFORE FC15

7. OTHER [PLEASE DESCRIBE FULLY:] \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO FC16.

FC15. What is the earliest age at which you could have stopped working at that business and begun to receive pension benefits?

\_\_\_\_\_ AGE

95. NO AGE REQUIREMENT

98. DK

99. RF

>>>>> GO TO FC28 <<<<<<

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) — PAGE 6

FC16. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: Now I'd like to ask you some questions about (his/her) employment situation since we last spoke to (him/her) before (his/her) death. According to our records, in WAVE 1 MONTH/YEAR (he/she) was working for ...

IF NAME OF WAVE I EMPLOYER KNOWN: NAME OF WAVE I EMPLOYER. In what month and year did (he/she) stop working there?

IF NAME OF WAVE I EMPLOYER NOT KNOWN: someone else. In what month and year did (he/she) stop working for that employer?

OTHERWISE: According to our records, in WAVE 1 MONTH/YEAR you were working for ...

IF NAME OF WAVE I EMPLOYER KNOWN: NAME OF WAVE I EMPLOYER. In what month and year did you stop working there?

IF NAME OF WAVE I EMPLOYER NOT KNOWN: someone else. In what month and year did you stop working for that employer?

FC16: MONTH FC16a: YEAR

X96. STILL WORKING FOR WAVE I EMPLOYER

GO TO FC30b

FC16b. What were you earning, before deductions, when you left that employer? (Was that per hour, week, month, or year?)

\$\_\_\_\_\_ PER (FC16ac) \_\_\_\_\_

FC17. 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="checkbox"/> 01. BUSINESS CLOSED      | <input type="checkbox"/> 05. BETTER JOB      |
| <input type="checkbox"/> 02. LAID OFF/LET GO      | <input type="checkbox"/> 06. QUIT            |
| <input type="checkbox"/> 03. POOR HEALTH/DISABLED | <input type="checkbox"/> 07. RETIRED         |
| <input type="checkbox"/> 04. FAMILY CARE          | <input type="checkbox"/> 97. OTHER (SPECIFY) |

BRANCHPOINT: IF FC17=01 OR 02 — GO TO BRANCHPOINT BEFORE FC18

OTHERWISE — CONTINUE WITH FC17a

FC17a. Did your employment situation change in some way that encouraged you to leave?

1. YES	5. NO	8. DK	9. RF
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GO TO BRANCHPOINT BEFORE FC17c

V

FC17b. 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 FC17b=04 ("HOURS REDUCED"), GO TO BRANCHPOINT BEFORE FC18.

FC17c. 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
--------	-------	-------	-------

BRANCHPOINT: IF FC16/16a IS DK OR RF — GO TO FC19

IF MONTH/YEAR GIVEN IN FC16/16a MINUS MONTH/YEAR OF WAVE I INTERVIEW IS LESS THAN 2 MONTHS — GO TO FC19

FC18. Between (MONTH/YEAR OF WAVE I INTERVIEW) when we last talked with you, and (MONTH/YEAR GIVEN IN FC16) when you stopped working for (IF NAME OF WAVE I EMPLOYER KNOWN: WAVE I EMPLOYER/ELSE: someone else) were there any months when you were not working?

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

GO TO FC19

V

FC18a. 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

FC19. Were you included in a pension or retirement plan, or in any tax-deferred savings plan, when you worked for (WAVE I EMPLOYER/that employer)?

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

GO TO FC28

V

FC20. 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?

1. TYPE A	2. TYPE B	3. BOTH TYPES	8. DON'T KNOW
-----------	-----------	---------------	---------------

GO TO FC21      GO TO FC25      GO TO FC21

V

FC20a. How much money was in your account when you left that employer?

\$ \_\_\_\_\_

X96. NONE
-----------

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 9

FC21. IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW: When (he/she) died, was there a cash settlement, were the benefits lost, or what?

OTHERWISE: 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.]

A. EXPECT FUTURE BENEFITS

→ GO TO BRANCHPOINT BEFORE FC22

B. RECEIVING BENEFITS NOW

→

FC21a/b. In what month and year did you start to receive these benefits?

\_\_\_\_\_  
MONTH/YEAR

FC21c/d. How much are the benefits per month or year?

\$ \_\_\_\_\_ PER \_\_\_\_\_

FC21e. Are the benefits adjusted for changes in the cost of living?

1. YES

5. NO

GO TO BP BEFORE FC27

FC21f. Have they ever been adjusted for changes in the cost of living?

1. YES

5. NO

GO TO BRANCHPOINT BEFORE FC27

C. RECEIVED CASH SETTLEMENT

→

FC21g. How much did that amount to?

\$ \_\_\_\_\_

FC21h. 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 BRANCHPOINT BEFORE FC27

D. ROLLED OVER INTO IRA

→

FC21j. How much did the rollover amount to?

\$ \_\_\_\_\_

GO TO BRANCHPOINT BEFORE FC27

E. LOST BENEFITS

→ GO TO BRANCHPOINT BEFORE FC27

F. OTHER (SPECIFY:)

\_\_\_\_\_

GO TO BRANCHPOINT BEFORE FC27





SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 11

FC25. How much money was in your account when you left that employer?

\$ \_\_\_\_\_  X96. NONE

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO END OF THIS SECTION.

FC26. When you left that employer, 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 BRANCHPOINT BEFORE FC27

2. ROLLED OVER INTO IRA

3. LEFT TO ACCUMULATE

FC26a. How much is in your account now?

\$ \_\_\_\_\_  DON'T KNOW

GO TO BRANCHPOINT BEFORE FC27

4. CONVERT TO ANNUITY

FC26b. How old were you when that annuity started?

\_\_\_\_\_ AGE

FC26c. How much are the benefits per month or year?

\$ \_\_\_\_\_ PER (FC26d) \_\_\_\_\_

GO TO BRANCHPOINT BEFORE FC27

7. OTHER [PLEASE DESCRIBE FULLY:] \_\_\_\_\_

\_\_\_\_\_

↓  
V

BRANCHPOINT: IF WAVE 1 R HAS DIED AND THIS IS A PROXY IW, GO TO END OF THIS SECTION

FC27. What is the earliest age at which you could have left that employer and begun to receive pension benefits?

\_\_\_\_\_ AGE  95. NO AGE REQUIREMENT  98. DK  99. RF

BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO END OF THIS SECTION.

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 12

FC28. Have you been doing anything to find work during the last four weeks?

1. YES

5. NO —NEXT PAGE, FC33

↓

FC29. Are you looking for part-time or full-time work?

1. PART-TIME

2. FULL-TIME

3. EITHER KIND

FC30. Are you looking for the same kind of work you did before, or something different?

1. SAME

2. EITHER  
OR BOTH

3. DIFFERENT

↓

FC30a. How would it be different?

\_\_\_\_\_  
\_\_\_\_\_

↓

↓

FC30b. If you were to be offered work like that, how high would the wage or salary have to be for you to take it?

\$ \_\_\_\_\_ PER \_\_\_\_\_

FC32. What are all of the things you have done to find work during the last four weeks? [DO NOT READ CATEGORIES. CHECK ALL THAT APPLY.]

- 01. READ ADS
- 02. ATTENDED SCHOOL OR RECEIVED OTHER TRAINING
- 03. CHECKED WITH PUBLIC EMPLOYMENT AGENCY
- 04. CHECKED WITH PRIVATE EMPLOYMENT AGENCY
- 05. VISITED EMPLOYERS DIRECTLY —————>
- 06. PHONED OR WROTE EMPLOYERS DIRECTLY —————>
- 07. ASKED FRIENDS OR RELATIVES —————>
- 08. PLACED OR ANSWERED ADS

FC32e1. How many employers did you visit?  
\_\_\_\_\_

FC32f1. How many employers did you call or write?  
\_\_\_\_\_

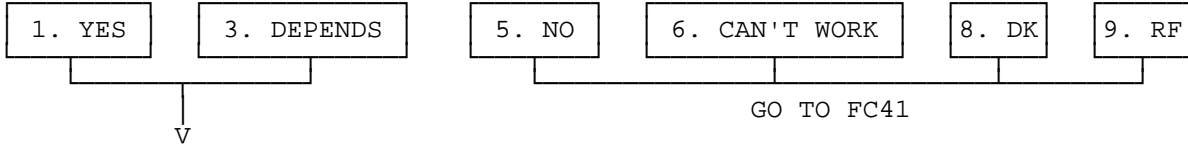
96. DIDN'T DO ANYTHING SPECIFIC —GO TO FC36

97. OTHER: \_\_\_\_\_

GO TO FC41

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 13

FC33. Do you currently want a job, either full-time or part-time?



FC33a. Would you prefer full-time or part-time work?



FC35. If someone offered you a regular job now, how high would the wage or salary have to be for you to take it?

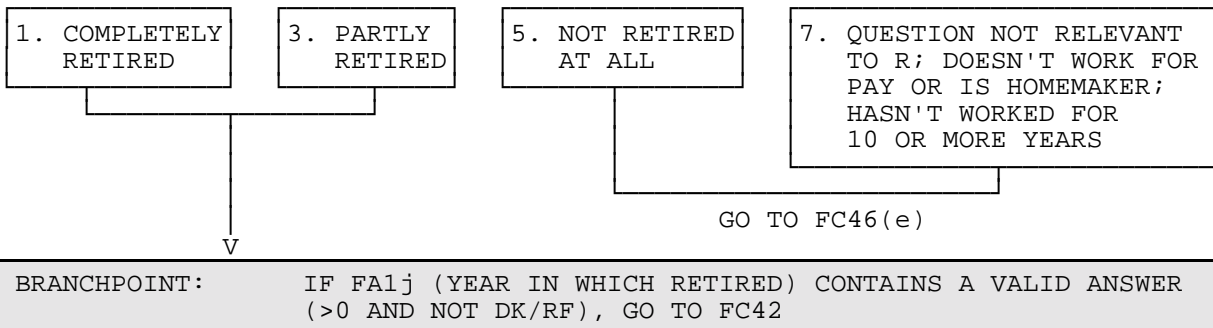
\$ \_\_\_\_\_ PER (FC35a) \_\_\_\_\_

**FC36.** What is the main reason you were not looking for work during the last four weeks? [DO NOT READ CATEGORIES.]

- 01. BELIEVES NOTHING AVAILABLE IN LINE OF WORK
- 02. DOESN'T BELIEVE CAN FIND WORK
- 03. DOESN'T HAVE NEEDED SKILLS/EXPERIENCE
- 04. BELIEVES EMPLOYERS THINK TOO OLD
- 05. BELIEVES EMPLOYERS WON'T HIRE OLDER WOMEN OR MINORITIES
- 06. POOR HEALTH, DISABILITY
- 07. FAMILY RESPONSIBILITIES/CHILD RESPONSIBILITIES
- 08. TRANSPORTATION PROBLEMS
- 95. NO PARTICULAR REASON
- 97. OTHER (SPECIFY): \_\_\_\_\_

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 14

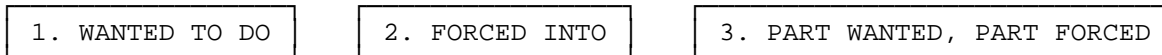
FC41. We are interested in what people think about retirement, whether they themselves are retired or not. At this time do you consider yourself partly retired, completely retired, or not retired at all?



FC41a. In what month and year did you (partly/completely) retire?

MONTH/YEAR

FC42. Thinking back to the time you (partly/completely) retired, was that something you wanted to do or something you felt you were forced into?

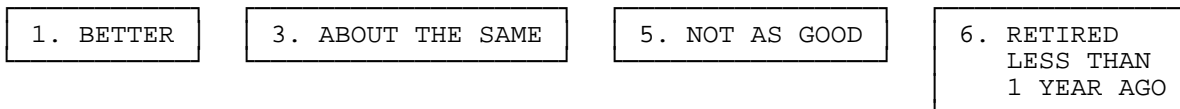


BRANCHPOINT: IF FC41≠1 — GO TO FC46(e)

FC43. All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?



FC44. 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 FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 15

FC45. (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 FC45:1-4, 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 FC45:5-7, 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 FC45:5-7, BELOW)

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FC45:1. Poor health. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
FC45:2. 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?)				
FC45:3. 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?)				
FC45:4. 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 FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 16

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
FC45:5. 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?)				
FC45:6. 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?)				
FC45:7. 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?)				

FC46. (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)
FC46:1. Not doing anything productive or useful. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FC46:2. Illness or disability. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
FC46:3. Not having enough income to get by. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 17

BRANCHPOINT:	IF THIS INTERVIEW IS WITH A NEW RESPONDENT (NO IW OR PROXY IW AT WAVE I), GO TO END OF THIS SECTION.
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FC47. [EMPLOYEE AT WAVE I (F3=1) AND NAME OF WAVE I EMPLOYER KNOWN AND MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER KNOWN:] After you stopped working for (WAVE I EMPLOYER), did you do any work for pay?

[SELF-EMPLOYED AT WAVE I (F3=2):] After you stopped working for yourself, did you do any work for pay?

[EMPLOYEE AT WAVE I AND NAME OF WAVE I EMPLOYER NOT KNOWN AND MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER KNOWN:] Since (MONTH/YEAR LEFT WAVE I EMPLOYER), have you done any work for pay?

[ELSE:] Since (WAVE I MONTH/YEAR), have you done any work for pay?

1. YES	5. NO
--------	-------

GO TO FC48

↓

BRANCHPOINT:	IF WORKING FOR SELF OR NOT EMPLOYED AT WAVE I, GO TO END OF THIS SECTION
	OTHERWISE, GO TO FC53

FC48. Counting yourself as an employer if you were self employed, for how many employers did you work?

1. ONE	2. TWO OR MORE
--------	----------------

FC49. [EMPLOYEE AT WAVE I (F3=1) AND MONTH/YEAR STOPPED WORKING FOR WAVE I EMPLOYER KNOWN:] During which of the months between (MONTH/YEAR LEFT WAVE I EMPLOYER) and now, were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[SELF-EMPLOYED AT WAVE I (F3=2) AND MONTH/YEAR STOPPED SELF-EMPLOYMENT KNOWN:] During which of the months between (MONTH/YEAR STOPPED WORKING FOR SELF) and now, were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[ELSE:] During which of the months between (MONTH/YEAR OF WAVE I INTERVIEW) and now, were you working for pay? [CHECK ALL MONTHS THAT APPLY.]

[MONTH/YEAR 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 FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 18

FC50. During these months, how many hours per week did you usually work?

\_\_\_\_\_ # HOURS

FC51. On average, how much were you earning before deductions during these months?

\$\_\_\_\_\_ PER (FC51a) \_\_\_\_\_

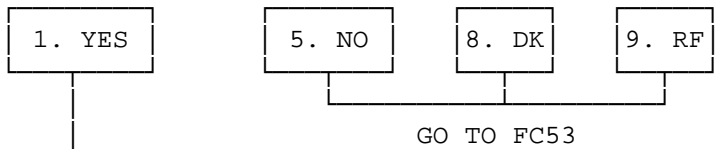
BRANCHPOINT: IF FC48≠1 — GO TO FC53

FC52. 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?)  
[DO NOT PROBE BUT CHECK ALL THAT APPLY.]

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

BRANCHPOINT: IF FC52=01 OR 02 — GO TO FC53

FC52a. Did your employment situation change in some way that encouraged you to leave?

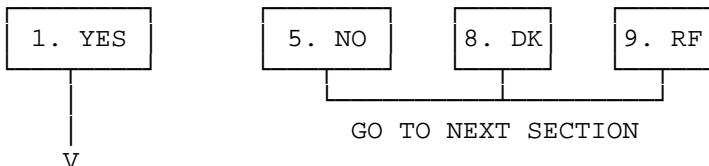


FC52b. How did it change? [CHECK ALL THAT APPLY:]

- 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)

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 19

FC53. 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 (DATE OF WAVE I INTERVIEW)?



FC53a. How many of these special incentive offers have you received?

<i>[QUESTIONS REPEATED IF MORE THAN ONE EARLY-OUT WINDOW OFFERED]</i>	
FC54a/b. In what month and year was the [READ IF MORE THAN ONE OFFER: (first/last)] special incentive offered?	a: MONTH    b: YEAR
FC55. Which employer were you working for at that time?	FULL EMPLOYER NAME <i>[CATI MAY DISPLAY NAMES OF WAVE I &amp; II EMPLOYERS]</i>
FC56. Was the special incentive a cash bonus, improved pension benefits, or what? <i>[ENTER ALL THAT APPLY.]</i>	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>[FC57a-FC57f BROUGHT UP AS NECESSARY BY CATI APPLICATION]</i>	
FC57a. How much did the cash bonus amount to?	AMOUNT
FC57b. How much did the extra pension benefits amount to?	AMOUNT PER TIME PERIOD
FC57c. Until what age did you receive the temporary medical insurance?	AGE OR (IF GIVEN) YEAR
FC57d. How much did the temporary cash benefits amount to?	AMOUNT PER TIME PERIOD
FC57d. Until what age did you receive the temporary cash benefit?	AGE OR (IF GIVEN) YEAR
FC57e. How many years of service credit did you receive?	# OF YEARS
FC57f. How much did the others amount to?	AMOUNT

SECTION FC: EMPLOYMENT/WAVE II NOT EMPLOYED (July 24, 1995) – PAGE 20

<p>FC58. 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;"> <span>CONTINUE WITH FC59</span> <span>GO TO FC60</span> </p>
<p>FC59. 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 FC61</p>
<p><b>FC60.</b> 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;">↓</p>
<p>FC61. INTERVIEWER CHECKPOINT – SEE FC53a</p> <p><input type="checkbox"/> ONLY ONE EARLY-OUT WINDOW---&gt;NEXT SECTION</p> <p><input type="checkbox"/> ALL OTHERS---&gt;GO BACK TO FC54 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW</p>	

END OF EMPLOYMENT SECTION FOR **THE UNEMPLOYED**