

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.]

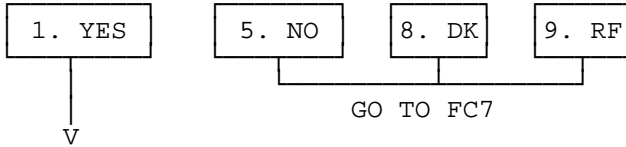
01. BUSINESS CLOSED	02. LAID OFF/LET GO	03. POOR HEALTH/DISABLED
04. FAMILY CARE	05. BETTER JOB	06. QUIT
07. RETIRED	08. BUSINESS REQUIRED TOO MUCH TIME	97. OTHER (SPECIFY)
		98. DK 99. RF

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?

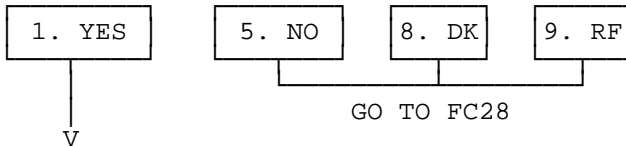


FC6a. Which months were those? (CHECK ALL THAT APPLY.)

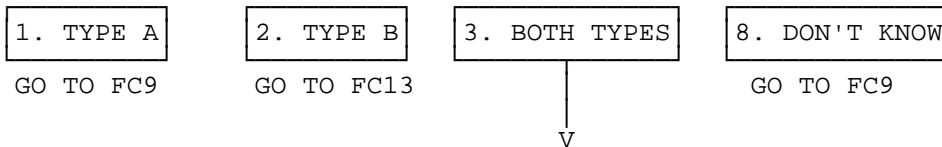
1992	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1993	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1994	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC

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

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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

[MAKE SURE BENEFITS ARE RECORDED AT FC9a - FC9g]

GO TO BRANCHPOINT BEFORE FC15

8. DK

9. RF

↓

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

↓

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

GO TO BRANCHPOINT BEFORE FC15

FC12d. ENTER LUMP SUM AMOUNT.

\$ _____

X96. NONE

X97. OTHER (SPECIFY)

X98. DK

X99. RF

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
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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
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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
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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

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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.

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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?

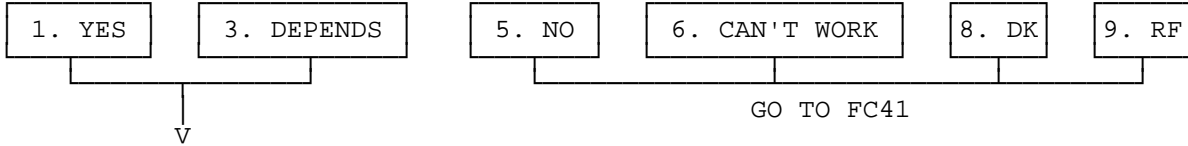
96. DIDN'T DO ANYTHING SPECIFIC —GO TO FC36

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?

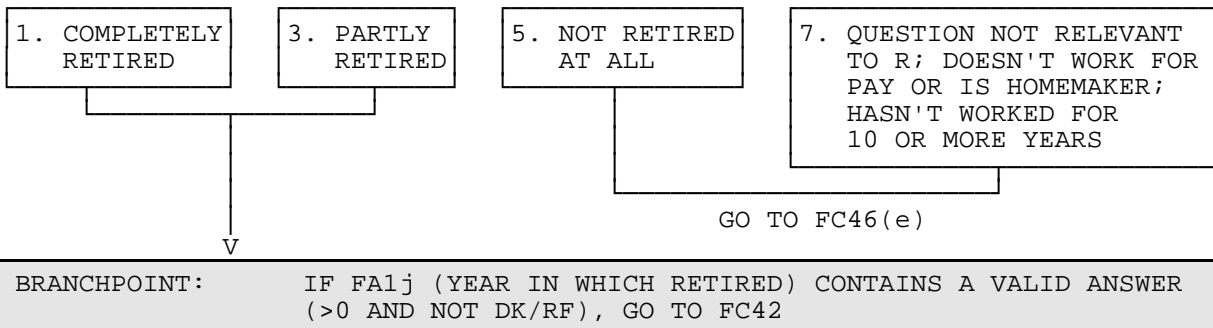
\$ _____ PER (FC35a) _____

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

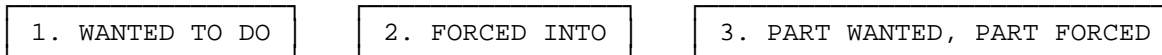
FC41. We are interested in what people think about retirement, whether they themselves are retired or not. At this time do you consider yourself partly retired, completely retired, or not retired at all?



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?

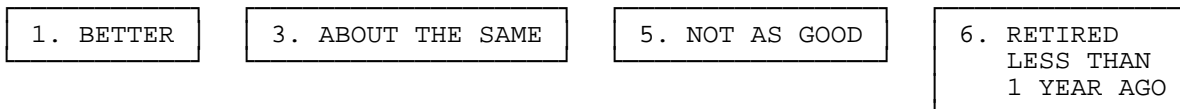


BRANCHPOINT: IF FC41≠1 — GO TO FC46(e)

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?



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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?)				

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	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?)				

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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
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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

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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) _____

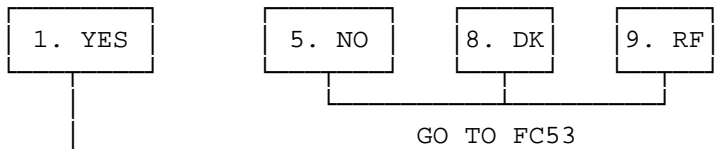
BRANCHPOINT: IF FC48≠1 — GO TO FC53

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

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

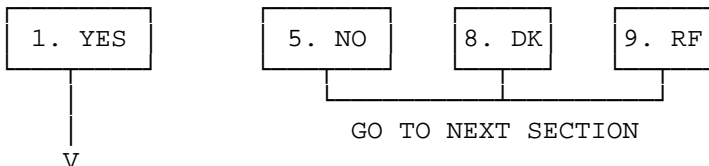


FC52b. How did it change? [CHECK ALL THAT APPLY:]

- 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 & 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: 2px 10px;">1. YES</div> <div style="border: 1px solid black; padding: 2px 10px;">5. NO</div> </div> <p style="display: flex; justify-content: space-between; margin-top: 5px;"> CONTINUE WITH FC59 GO TO FC60 </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: 2px 10px;">1. IMPORTANT</div> <div style="border: 1px solid black; padding: 2px 10px;">5. LEFT ANYWAY</div> </div> <p style="text-align: center; margin-top: 10px;">GO TO FC61</p>
<p>FC60. 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: 2px 10px;">1. YES</div> <div style="border: 1px solid black; padding: 2px 10px;">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--->NEXT SECTION</p> <p><input type="checkbox"/> ALL OTHERS--->GO BACK TO FC54 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW</p>	

END OF EMPLOYMENT SECTION FOR **THE UNEMPLOYED**