

SECTION G EMPLOYMENT STATUS

TIME STAMP

(2625)

GA1.

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 ENTER ALL THAT APPLY.

- (2626) (A1-A3)
- WORKING NOW.....1, -Skip-(2632)
- UNEMPLOYED AND LOOKING FOR WORK.....2,
- TEMPORARILY LAID OFF, ON SICK
- OR OTHER LEAVE.....3, -Skip-(2632)
- DISABLED.....4, -Skip-(2632)
- RETIRED.....5, -Skip-(2632)
- HOMEMAKER.....6, -Skip-(2632)
- OTHER (SPECIFY).....7, -Skip-(2632)
- DK.....8, -Skip-(2632)
- RF.....9, -Skip-(2632)

GA1a.

In what month and year did you become unemployed?

MONTHS ENTERED MUST BE BEFORE OR ON (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(2627)

YEAR:

(2628)

if:(CURRENT JOB STATUS) (*NOT* TEMPORARILY LAID OFF, ON SICK OR OTHER LEAVE)
SKIP to:(2638)

GA1c.

Do you expect to go back to this job?

- (2632)
- YES.....1
- NO.....5 -Skip-(2638)
- DK.....8
- RF.....9

GA1d.

In what month and year did you last work on this job?

MONTHS ENTERED MUST BE BEFORE OR ON (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(2633)

YEAR:

(2634)

if:(CURRENT JOB STATUS) (*NOT* DISABLED)
SKIP to:(2643)

GA1f.

In what month and year did you become disabled?

MONTHS ENTERED MUST BE BEFORE OR ON (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(2638)

YEAR:

(2639)

IWER: DO NOT PROBE FOR MONTH; ACCEPT DK

if:(CURRENT JOB STATUS) (*NOT* RETIRED)
SKIP to:(2651)

GA1h. In what year did you retire?
YEAR:
(2643)

GA1j. IF LESS THAN 2 YEARS ASK:
And what month was that?
MONTH:
(2644)

if:(CURRENT JOB STATUS) (*NOT* WORKING NOW *AND* *NOT* TEMPORARILY LAID OFF, ON SICK OR
OTHER LEAVE)
SKIP to:(2651)

if:(2632) (*NOT* 1)
SKIP to:(2653)

GA2. The next questions are about the job you expect to go back to.
(2650)

if:(CURRENT JOB STATUS) (WORKING NOW)
:1:
SKIP to:(2652)

if:(CURRENT JOB STATUS) (TEMPORARILY LAID OFF, ON SICK OR OTHER LEAVE) *AND* (2632) (1)
:1:
SKIP to:(2652)

GA2. Are you doing any work for pay at the present time?
(2651)
YES.....1 -Skip-(2653)
NO.....5
DK.....8
RF.....9

if:((373) (> = 1920) *OR* (150) (1)) *AND* (2651) (5 *OR* DK *OR* RF)
SKIP to:(3544)

GA2a. (Since Wave 1 date/In the last two years) have you done any work for pay?
(2652)
YES.....1
NO.....5 -Skip-(3768)
DK.....8
RF.....9

if:(2651) (5 *OR* DK *OR* RF) *AND* ((150) (1) *OR* (373) (> = 1920) *OR* (2652) (1))
SKIP to:(3545)

GA3.
~IF CURRENT JOB STATUS (NOT TEMPORARILY LAID OFF, ON SICK OR OTHER LEAVE)
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" ENTER "SELF-EMPLOYED".
(2653)
SOMEONE ELSE.....1
SELF-EMPLOYED.....2 -Skip-(3186)
DK.....8
RF.....9

if:(WAVE 1 CURRENTLY WORKING) (*NOT* YES)
SKIP to:(2820)

if:(ELSE EMPLOYED)
SKIP to:(2747)

GA5. According to our records, in (Wave 1 date) you were self-employed.
 In what month and year did you stop working for yourself?
 MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
 (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (2654)
 YEAR: (2655)

GA5AMY(2655-96-1900X)*12X+2654-95 (2657)
 if:(2654) (DK *OR* RF) *OR* (2655) (DK *OR* RF) *OR* (2657) (< 2)
 SKIP to:(2820)
 if:(2654) (*NOT* 96)
 SKIP to:(2662)

GA5b. Were there any months since (Wave 1 date) when you were
 not working for pay? (2659)
 YES.....1
 NO.....5 -Skip-(2820)
 DK.....8
 RF.....9

GA5c. Which months were those? (WAVE I DATE: (Wave 1 date))
 MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
 (CURRENT MONTH TEXT), (CURRENT YEAR)
 ENTER ALL THAT APPLY.

(2660) (A1-A3) / (A8-A10)
 if:(2660) (1 *TO* 97) *AND* (2660) (DK *OR* RF)
 UNACCEPTABLE COMBINATION-VERIFY ANSWERS
 BACK to:(2660)
 if:(2660) (ANSWERED)
 SKIP to:(2820)
 if:(2623) (< = 520)
 SKIP to:(2680)

GA6. Were you paid a regular salary or wages? (2662)
 YES.....1
 NO.....5 -Skip-(2675)
 DK.....8
 RF.....9

GA6a. How much were you paid before taxes and other deductions?
 IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE.
 PROBE IF NECESSARY: Was that per hour, week, month,
 or year?
 AMOUNT: (2663)
 PER: (2664)
 HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GA7. Did you receive some or all of the net earnings or profits? (2675)
 YES.....1
 NO.....5 -Skip-(2680) (A1-A2)
 DK.....8

RF.....9

GA7a.

(In addition to your regular salary,) How much did you receive from net earnings or profits?

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

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(2676)

PER:

(2677)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GA8.

Why did you stop working at that business?

DO NOT PROBE BUT ENTER ALL THAT APPLY:

(2680)

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

GA9.

Were there any months between (Wave 1 date) and (2654) (2655) when you did not work?

(2681)

- YES.....1
- NO.....5 -Skip-(2820)
- DK.....8
- RF.....9

GA9a.

Which months were those?

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (MONTH STOPPED SELF-EMPLOY), (YEAR STOPPED SELF-EMPLOY) ENTER ALL THAT APPLY.

(2682) (A1)

if:(2682) (1 *TO* 97) *AND* (2682) (DK *OR* RF)
UNACCEPTABLE COMBINATION-VERIFY ANSWERS
BACK to:(2682)

if:(2623) (< = 520)
SKIP to:(2820)

GA10.

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

(2684)

- YES.....1
- NO.....5 -Skip-(2820)
- DK.....8
- RF.....9

GA11.

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?

	(2685)
TYPE A.....	1 -Skip-(2696)
TYPE B.....	2 -Skip-(2730)
BOTH TYPES.....	3
DK.....	8
RF.....	9

GA11a.

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

AMOUNT: (2686)

GA12.

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 ENTER ALL THAT APPLY.

	(2696) (A1)
EXPECT FUTURE BENEFITS.....	1, -Skip-(2707)
RECEIVING BENEFITS NOW.....	2,
RECEIVED CASH SETTLEMENT.....	3, -Skip-(2707)
ROLLED OVER INTO IRA.....	4, -Skip-(2707)
LOST BENEFITS.....	5, -Skip-(2707)
OTHER (SPECIFY).....	7, -Skip-(2707)
DK.....	8, -Skip-(2707)
RF.....	9, -Skip-(2707)

GA12a.

In what month and year did you start to receive these benefits?

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (2697)

YEAR: (2698)

GA12c.

How much are the benefits per month or year?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (2702)

PER: (2703)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

GA12e.

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

(2705)

YES.....	1 -Skip-(2707)
NO.....	5
DK.....	8
RF.....	9

GA12f. Have they ever been adjusted for changes in the cost of living?

(2706)

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

if: (2696) (*NOT* 3)
 SKIP to: (2709)

GA12g. (RECEIVED CASH SETTLEMENT)

How much did that amount to?

AMOUNT:

(2707)

GA12h. What did you do with the money?

(2708) (A1-A4)

BOUGHT DURABLES.....1,
 SPENT IT.....2,
 SAVED/INVESTED.....3,
 PAID OFF DEBT.....4,
 ROLLED INTO IRA.....5,
 OTHER (SPECIFY).....7,
 DK.....8,
 RF.....9,

if: (2696) (*NOT* 4)
 SKIP to: (2710)

GA12j. (ROLLED OVER INTO IRA)

How much did that amount to?

AMOUNT:

(2709)

GA13. How many years altogether were you included in this plan?

INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.

(2720)

GA14. At what age do you expect to start receiving (the rest of your) benefits from this plan?

35-94 AGE
 96 ALREADY RECEIVING ALL BENEFITS

(2721)

if: (2721) (96)
 SKIP to: (2745)

GA15. 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?)

(2722)

PERCENT OF PAY.....1
 AMOUNT PER MONTH/YEAR.....2 -Skip- (2724)
 LUMP SUM.....3 -Skip- (2727)
 DK.....8
 RF.....9

if: (2722) (DK *OR* RF)
 SKIP to: (2745)

GA15a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.
 1-100 PERCENT
 PERCENT: (2723)
 if: (2722) (1)
 SKIP to: (2745)

GA15b. PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (2724)
 PER: (2725)
 HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

if: (2722) (2)
 SKIP to: (2745)

GA15d. ENTER LUMP SUM AMOUNT.
 AMOUNT: (2727)

GA16. How much money was in your account when you stopped working at
 that business? (2730)

GA17. 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, covert it to an annuity, or what?
 DO NOT PROBE BUT IF MORE THAN ONE RESPONSE GIVEN
 CHOSE 7 (OTHER) AND RECORD ALL DETAILS. (2739)
 WITHDREW THE MONEY.....1 -Skip-(2745)
 ROLLED OVER INTO IRA.....2
 LEFT TO ACCUMULATE.....3
 CONVERT TO ANNUITY.....4 -Skip-(2741)
 OTHER (SPECIFY).....7 -Skip-(2745)
 DK.....8
 RF.....9

GA17a. How much is in your account now?
 AMOUNT: (2740)

if: (2739) (2 *OR* 3)
 SKIP to: (2745)

GA17b. How old were you when that annuity started?
 35-90 AGE (2741)

GA17c.

How much are the benefits per month or year?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(2742)

PER:

(2743)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GA18.

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

25-94 AGE

(2745)

GA19a.

According to our records, you were employed in (Wave 1 date). Are you still working for the same employer?

(2747)

- YES.....1
- NO.....5 -Skip-(2759)
- DENIES WORKING AT WAVE I.....7 -Skip-(2820)
- DK.....8
- RF.....9

GA20.

Were there any months since (Wave 1 date) when you did not work for this employer?

(2748)

- YES.....1
- NO.....5 -Skip-(2751)
- DK.....8
- RF.....9

GA20a.

Which months were those?
MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (MONTH STOPPED SELF-EMPLOY), (YEAR STOPPED SELF-EMPLOY)
ENTER ALL THAT APPLY.

(2749) (A1-A10)

if:(1) (> = 0 *OR* < = 0)

:1:
SKIP to:(2754)

INDICATE JOB TITLE. (2753)

if:(2754) (7)

SKIP to:(2831)

GA26.

In what month and year did you stop working for that employer?

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(2759)

YEAR:

(2760)

GA26MY (2760-96-1900X)*12X+2759-
-95

(2762)

if: (2759) (96)
USE F9 KEY TO GO BACK TO GA19 AND CHANGE TO YES
BACK to: (2747)

if: (2623) (< = 520)
SKIP to: (2768)

GA27.

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

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(2764)

PER:

(2765)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GA28.

Why did you leave that employer?

PROBE IF NECESSARY: 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 ENTER ALL THAT APPLY.

(2768) (A1)

BUSINESS CLOSED.....01, -Skip-(2772)
LAID OFF/LET GO.....02, -Skip-(2772)
POOR HEALTH/DISABLED.....03,
FAMILY CARE.....04,
BETTER JOB.....05,
QUIT.....06,
RETIRED.....07,
OTHER (SPECIFY).....97,
DK.....98,
RF.....99,

GA28a.

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

(2769)

YES.....1
NO.....5 -Skip-(2771)
DK.....8 -Skip-(2771)
RF.....9 -Skip-(2771)

GA28b.

How did it change?

CHECK ALL THAT APPLY

(2770)

SUPERVISOR ENCOURAGED DEPARTURE....01,
COWORKER ENCOURAGED DEPARTURE....02,
WAGES REDUCED (OR ABOUT TO BE
REDUCED).....03,
HOURS REDUCED (OR ABOUT TO BE
REDUCED).....04,
WOULD HAVE BEEN LAID OFF.....05,
NEW JOB DUTIES.....06,
NEW JOB LOCATION.....07,
BECAME ELIGIBLE FOR PENSION.....08,
EMPLOYER CHANGED HEALTH
INSURANCE.....09,
SPECIAL EARLY RETIREMENT
INCENTIVE OFFER.....10,
OTHER (SPECIFY).....97,
DK.....98,
RF.....99,

if:(2770) (4) *AND* (2770) (ANSWERED)
SKIP to:(2772)

if:(2623) (< = 520)
SKIP to:(2772)

GA28c.

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

(2771)
YES.....1
NO.....5
DK.....8
RF.....9

if:(2759) (DK *OR* RF) *OR* (2760) (DK *OR* RF) *OR* (2762) (< 2)
SKIP to:(2775)

GA29.

Were there any months between (Wave 1 date) and (2759) (2760) when you did not work for this employer?

(2772)
YES.....1
NO.....5 -Skip-(2775)
DK.....8
RF.....9

GA29a.

Which months were those?

ENTER ALL THAT APPLY.

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (MONTH STOPPED WORKING WAVE 1 EMPLOYER), (YEAR STOPPED WORKING WAVE 1 EMPLOYER)

(2773) (A1-A6)

if:(2773) (1 *TO* 97) *AND* (2773) (DK *OR* RF)
UNACCEPTABLE COMBINATION-VERIFY ANSWERS
BACK to:(2773)

if:(2623) (< = 520)
SKIP to:(2820)

GA30.

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

(2775)
YES.....1
NO.....5 -Skip-(2820)
DK.....8
RF.....9

GA31.

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?

(2776)
TYPE A.....1 -Skip-(2778)
TYPE B.....2 -Skip-(2811)
BOTH TYPES.....3
DK.....8
RF.....9

GA31a.

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

AMOUNT:

(2777)

GA32.

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 ENTER ALL THAT APPLY.

	(2778) (A1)
EXPECT FUTURE BENEFITS.....1,	-Skip-(2794)
RECEIVING BENEFITS NOW.....2,	
RECEIVED CASH SETTLEMENT.....3,	-Skip-(2794)
ROLLED OVER INTO IRA.....4,	-Skip-(2794)
LOST BENEFITS.....5,	-Skip-(2794)
OTHER (SPECIFY).....7,	-Skip-(2794)
DK.....8,	-Skip-(2794)
RF.....9,	-Skip-(2794)

GA32a.

In what month and year did you start to receive these benefits?

MONTH:	(2779)
YEAR:	(2780)

GA32c.

How much are the benefits per month or year?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:	(2789)
PER:	(2790)
HOUR.....1	
WEEK.....2	
EVERY TWO WEEKS/BI-WEEKLY.....3	
MONTH.....4	
TWICE A MONTH.....5	
YEAR.....6	
OTHER (SPECIFY).....7	
DK.....8	
RF.....9	

GA32e.

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

	(2792)
YES.....1	-Skip-(2794)
NO.....5	
DK.....8	
RF.....9	

GA32f.

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

	(2793)
YES.....1	
NO.....5	
DK.....8	
RF.....9	

if: (2778) (*NOT* 3)
SKIP to: (2796)

GA32g.

How much did the cash settlement amount to?

AMOUNT:	(2794)
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GA32h.

What did you do with the money?

(2795) (A1)

BOUGHT DURABLES.....1,
 SPENT IT.....2,
 SAVED/INVESTED.....3,
 PAID OFF DEBT.....4,
 ROLLED INTO IRA.....5,
 OTHER (SPECIFY).....7,
 DK.....8,
 RF.....9,

if:(2778) (*NOT* 4)
SKIP to:(2797)

GA32j.

IRA ROLLOVER

How much did the rollover amount to?

AMOUNT:

(2796)

if:(2778) (*NOT* 1)
SKIP to:(2819)

GA33.

How many years altogether were you included in this plan?

INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.

1-50 YEARS

(2797)

GA34.

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

40-94 AGE

96 ALREADY RECEIVING ALL BENEFITS

(2798)

if:(2798) (96) *AND* (2779) (ANSWERED)
SKIP to:(2819)

GA35.

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?

(2799)

PERCENT OF PAY.....1
 AMOUNT PER MONTH/YEAR.....2 -Skip-(2807)
 LUMP SUM.....3 -Skip-(2810)
 DK.....8
 RF.....9

GA35a.

ENTER THE PERCENT OF FINAL PAY AT RETIREMENT

1-100 PERCENT

PERCENT:

(2806)

if:(2799) (1)
SKIP to:(2819)

GA35b. PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (2807)

PER: (2808)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (2799) (2)
 SKIP to: (2819)

GA35d. ENTER LUMP SUM AMOUNT
 AMOUNT: (2810)

if: (2799) (3)
 SKIP to: (2819)

GA36. How much money was in your account when you left that employer?
 AMOUNT: (2811)

GA37. 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,
 ENTER 7 - OTHER AND RECORD ALL DETAILS.

	(2812)
WITHDREW THE MONEY.....	1 -Skip-(2819)
ROLLED OVER INTO IRA.....	2
LEFT TO ACCUMULATE.....	3
CONVERT TO ANNUITY.....	4 -Skip-(2814)
OTHER (SPECIFY).....	7 -Skip-(2819)
DK.....	8
RF.....	9

GA37a. How much is in your account now?
 AMOUNT: (2813)

if: (2812) (2 *OR* 3)
 SKIP to: (2819)

GA37b. How old were you when that annuity started?
 1-80 AGE (2814)

GA37c. How much are the benefits per month or year?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (2815)
 PER: (2816)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

GA38. What is the earliest age at which you could have left that employer and begun to receive pension benefits?
 1-80 AGE (2819)

~IF 2654(96)

GA39. For whom do you work on your main job?
 ~ELSE
 GA39. For whom do you work now?
 (What is the (company's/organization's) name?) (2820)

GA41a. What kind of business or industry do you work in--that is, what do they make or do at the place where you work? (2828)

GA41b. What is the official title of your job?
 (The title that your employer uses?) (2829)

GA42. What sort of work do you do? (Tell me a little more about what you do.) (2830)

GA43. In what month and year did you start doing this kind of work?
 DON'T PROBE MONTH, ACCEPT DK
 MONTH: (2831)
 YEAR: (2832)

GA44. How many hours a week do you usually work on this job?
 1-95 HOURS (2836)

SKIP to:(2840)

GA45. Do you work (the same/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: PROBE--
These questions are about times when you are working.

(2840)
SAME EACH WEEK.....1 -Skip-(2843)
VARY A LOT.....2
DK.....8
RF.....9

GA45a.

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

1-95 HOURS (2841)

GA45b.

How many hours in a relatively short week?

0-95 HOURS (2842)

GA46.

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

0-52 WEEKS

WEEK: (2843)

PER:

(2844)
DAYS.....1
WEEKS.....2
NONE.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GA47.

READ SLOWLY

~IF 2843(1/52)

Counting paid vacations as weeks of work,

how many weeks a year do you usually work on this job?

1-52 WEEKS (2846)

HRS PER YEAR2836*2846 (2847)

GA48.

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

(2848)
YES.....1
NO.....5 -Skip-(2852)
DK.....8
RF.....9

GA48a.

About how many days did you miss?

DAYS: (2849)

if:(2847) (< = 520)
SKIP to:(2860)

if:(2754) (1)
SKIP to:(2859)

GA49. How many days of paid sick leave at full pay do you earn each year?
 0-365 DAYS
 995 NO SET NUMBER (2852)

if: (2754) (1)
 SKIP to: (2859)

GA50. Does your employer provide coverage for long-term disability on this job? (2854)

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

GA51. On your job, do you make decisions about the pay and promotion of others? (2855)

YES.....	1
NO.....	5 -Skip-(2857)
DK.....	8
RF.....	9

GA51a. For how many people do you make pay and promotion decisions?
 1-994 # OF PEOPLE (2856)

GA52. Are you salaried on this job, paid by the hour, or what? (2860)

SALARIED.....	1
HOURLY.....	2 -Skip-(2869)
PIECEWORK/COMMISSION.....	3 -Skip-(2880)
OTHER/COMBINATION.....	7 -Skip-(2884)
DK.....	8
RF.....	9

GA52a. How much is your salary, before taxes and other deductions?
 IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE
 PROBE IF NECESSARY: Is that per hour, week, month, or year?
 AMOUNT: (2862)
 PER: (2863)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

GA52c. If you were to work more hours than usual during some weeks, would you get paid for those extra hours, get time off later, or get no compensation for the extra hours? (2865)

EXTRA PAY.....	1
TIME OFF.....	2 -Skip-(2895)
NO COMPENSATION.....	3 -Skip-(2895)
DON'T WORK OVER TIME (VOL).....	6 -Skip-(2895)
DK.....	8

GA52d.

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

- (2866)
- TIME AND HALF.....1 -Skip-(2895)
- DOUBLE TIME.....2 -Skip-(2895)
- STRAIGHT TIME OR REGULAR WAGE.....3 -Skip-(2895)
- PER HOUR AMOUNT.....4
- OTHER (SPECIFY).....7 -Skip-(2895)
- DK.....8 -Skip-(2895)
- RF.....9 -Skip-(2895)

GA52e.

PROBE IF NECESSARY: How much would you make per hour for each extra hour?

BE SURE TO ENTER .00 FOR CENTS IF THERE ARE NONE

AMOUNT:

(2867)

GA52f.

What is your hourly wage rate for regular work time?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

AMOUNT:

(2870)

if:(2870) (< 99996) *AND* (2870) (ANSWERED *AND* *NOT* . *NOT* DK *AND* *NOT* RF *AND* *NOT* OUT;C)
 ENTER CENTS FOR PER HOUR AMOUNTS
 BACK to:(2870)

GA52g1.

What is your hourly wage rate for overtime?

(2871)

- TIME AND A HALF.....1 -Skip-(2873)
- DOUBLE TIME.....2 -Skip-(2873)
- STRAIGHT TIME OR REGULAR WAGE.....3 -Skip-(2873)
- AMOUNT PER HOUR.....4
- GET TIME OFF.....5 -Skip-(2873)
- DON'T WORK OVERTIME.....6 -Skip-(2895)
- OTHER (SPECIFY).....7 -Skip-(2873)
- DK.....8 -Skip-(2873)
- RF.....9 -Skip-(2873)

GA52g.

(What is your hourly wage rate for overtime?)

BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

AMOUNT:

(2872)

if:(2872) (< 99995) *AND* (2872) (ANSWERED *AND* *NOT* . *NOT* DK *AND* *NOT* RF *AND* *NOT* OUT;C *AND* *NOT* OUT;C)
 ENTER CENTS FOR PER HOUR AMOUNTS
 BACK to:(2872)

if:(2872) (0 *OR* DK *OR* RF *OR* OUT;C)
 SKIP to:(2895)

GA52j.

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

0-52 WEEKS

(2873)

GA52k.

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

- (2879)
- REQUIRED.....1 -Skip-(2895)
- SOMETIMES REQUIRED.....2 -Skip-(2895)
- UP TO R.....3 -Skip-(2895)
- DK.....8 -Skip-(2895)

GA52m.

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

PROBE IF NECESSARY: Was that per week or month?

AMOUNT: (2880)

PER: (2881)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GA52p.

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

BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

AMOUNT: (2883)

if: (2883) (< 999995) *AND* (2883) (ANSWERED *AND* *NOT* . *NOT* DK *AND* *NOT* RF *AND* *NOT* OUT;C)

ENTER CENTS FOR PER HOUR AMOUNTS
BACK to: (2883)

if: (2860) (ANSWERED) *AND* (2860) (*NOT* 7)
SKIP to: (2895)

GA52q.

How are you paid? (2884)

GA52r.

How much are you paid before taxes and other deductions?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT: (2885)

PER: (2886)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (2885) (0 *OR* DK *OR* RF *OR* OUT;C)
SKIP to: (2895)

GA52t.

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

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

ALT-O GET TIME OFF INSTEAD

AMOUNT: (2888)

~IF 2873(1/52)

GA53.

Not counting overtime hours, could you reduce the number of paid hours in your regular work schedule?

~ELSE

GA53. Could you reduce the number of paid hours in your regular work schedule? (2895)

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

if: (2895) (1) *AND* (2836) (30 *TO* 120)
 SKIP to: (2898)

if: (2895) (1) *AND* (2836) (1 *TO* 29 *OR* DK *OR* RF)
 SKIP to: (2902)

GA53a. Would you like to do so even if your earnings were reduced in the same proportion?

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

(2896) -Skip- (2902)

GA53b. How many hours would you like to work each week?

1-120 HOURS (2897)

if: (2897) (ANSWERED) *OR* (2847) (< = 520) *OR* (2836) (*NOT* 30 *TO* 95)
 SKIP to: (2902)

GA55. If you wanted to work half time or less on this job, would your employer allow you to do that?

YES.....	1
ONLY TEMPORARILY.....	3
NO.....	5
DK.....	8
RF.....	9

(2898) -Skip- (2902) -Skip- (2902)

GA55a. Would your pay be cut in proportion to your hours, more than that, or less than that?

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

(2899)

GA55b. Would your health insurance benefits be reduced, eliminated, or kept the same?

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

(2900)

GA55c. Would your eligibility for pension benefits be affected?

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

(2901)

GA56. Could you increase the number of paid hours in your regular work schedule?

(2902)

YES.....1 -Skip-(2906)

NO.....5

DK.....8

RF.....9

GA56a. Would you like to do so if your earnings were increased in the same proportion?

(2903)

YES.....1

NO.....5 -Skip-(2906)

DK.....8

RF.....9

GA56b. How many hours would you like to work each week?

1-140 HOURS

(2904)

GA57. Is there more than one location of the company or organization you work for?

(2909)

YES.....1

NO.....5

DK.....8

RF.....9

GA57. About how many employees work for this company or organization at the location where you work?

~IF 2909 (YES)

~ELSE

or organization?

(2910)

if:(2910) (1 *TO* 99994)

SKIP to:(2912)

GA57a. Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

(2911)

FEWER THAN 5.....1

5 TO 14.....2

15 TO 24.....3

25 TO 99.....4

100 TO 499.....5

500 OR MORE.....6

DK.....8

RF.....9

if:(2909) (*NOT* 1)

SKIP to:(2914)

GA58. About how many employees work for this company or organization at all locations?

(2912)

if:(2912) (*NOT* DK *AND* *NOT* RF)

SKIP to:(2914)

GA58a.

Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

	(2913)
FEWER THAN 5.....	1
5 TO 14.....	2
15 TO 24.....	3
25 TO 99.....	4
100 TO 499.....	5
500 OR MORE.....	6
DK.....	8
RF.....	9

GA59.

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

MONTH:

(2914)

YEAR:

(2915)

if:(2914) (*NOT* 1 *TO* 12)
2915-96-1900X)*12X+1X-95:
SKIP to:(2918)

GA59MY(2915-96-1900X)*12X+2916-
-95 (2917)

GA60.

What was your starting pay, before taxes and other deductions?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(2919)

PER:

(2920)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if:(2914) (*NOT* 1 *TO* 12) *OR* (2915) (*NOT* 2622 *TO* 1996)
SKIP to:(2927)

if:(0) (< 2) *AND* (2914) (1 *TO* 12) *AND* (2915) ((2622) *TO* (393))

SKIP to:(2927)

~IF 2917(1/36)

GA61.

Were there any months since (MONTH STARTED WORKING THIS EMPLOYER) (YEAR STARTED WORKING THIS EMPLOYER) when you did not

~ELSE REINTERVIEW

GA61.

Were there any months since (Wave 1 date) when you did not

~ELSE

GA61.

Were there any months in the last two years when you did not

work for this employer?

	(2923)
YES.....	1
NO.....	5 -Skip-(2927)
DK.....	8
RF.....	9

GA61a. Which months were those?
 ENTER ALL THAT APPLY.
 ~IF 2917(1/36) MONTHS ENTERED MUST BE BETWEEN (2914), (2915) AND (CURRENT MONTH TEXT), (CURRENT YEAR)
 ~ELSE REINTERVIEW
 MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
 (CURRENT MONTH TEXT), (CURRENT YEAR)

(2924) (A1-A3)

if:(2924) (1 *TO* 97) *AND* (2924) (DK *OR* RF)
 UNACCEPTABLE COMBINATION-VERIFY ANSWERS
 BACK to:(2924)

GA62. Are you covered by a union or employee-association contract?

(2927)

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

if:(2847) (< = 520)
 SKIP to:(3068)

SKIP to:(2955)

GA63. Have the rules that govern your pension benefits or the age you
 can receive them changed since (Wave 1 date)?

(2928)

YES.....1 -Skip-(2964)
 NO.....5
 DENIES BEING COVERED BY A
 PENSION.....7 -Skip-(3051)
 DK.....8
 RF.....9

GA71.

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."

(2955)

YES.....1 -Skip-(2964)
 NO.....5
 DK.....8
 RF.....9

GA71a.

Does your employer offer any such plans?

(2956)

YES.....1
 NO.....5 -Skip-(3051)
 DK.....8
 RF.....9

GA71b.

Are you eligible to be included in any of these plans?

(2957)

YES.....1
 NO.....5 -Skip-(2960)
 ELIGIBLE IF WORKED FULL-TIME.....6 -Skip-(3051)
 DK.....8
 RF.....9

GA71c. Does your employer make contributions to any such plans?
 (2958)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

GA71d. Do you intend to participate in any such plan at some time
 in the future?
 (2959)
 YES.....1 -Skip-(3051)
 NO.....5 -Skip-(3051)
 DK.....8 -Skip-(3051)
 RF.....9 -Skip-(3051)

GA71e. Will you be eligible if you continue to work for this
 employer?
 (2960)
 YES.....1
 DEPENDS.....3 -Skip-(3051)
 NO.....5 -Skip-(3051)
 DK.....8
 RF.....9

GA71f. How many more years will you have to work for this employer
 before you will be included in a pension plan?
 1-30 YEARS
 (2961)

GA72. In how many different plans of this sort are you included on
 this job?
 1-10 PLANS
 (2964)

COLUMN grid entry to(3048)

if:(2964)(DK *OR* RF)
 SKIP to:(3051)

if:(2966) (> = (2964))
 SKIP to:(3049)

~IF 2964(1)
 GA73.

I would like to know what type of plan this is.
 ~ELSE 2964(N1)

GA73.
 Now I have some questions about the (next) most important of these plans.

(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?

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

**Version 6:
 Reworded**

401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING, MONEY
 PURCHASE PLANS ARE ALL TYPE B RETIREMENT PLANS. TYPE B PLANS ARE
 OFTEN CALLED "DEFINED CONTRIBUTION" PLANS, WHILE TYPE A PLANS ARE OFTEN
CALLED "DEFINED BENEFIT" PLANS

(2969) (A1-A3)
 INAP.....0
 TYPE A (FORMULA).....1
 TYPE B (ACCOUNT).....2
 BOTH A & B.....3
 DK.....8
 RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA74.

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

AMOUNT:

(2970) (A1)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA75.

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

INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS,
UNION DUES OR OTHER SOURCES.

(2971) (A1-A3)

INAP.....	0
PERCENT OF PAY.....	1
AMOUNT OF MONEY PER MONTH/YEAR.....	2
DON'T CONTRIBUTE ANYTHING.....	7
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA75a.

ENTER PERCENT OF THE PAY

1-100 PERCENT

PERCENT:

(2972) (A1), (A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA75b.

PROBE IF NECESSARY: How much do you currently contribute?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(2973) (A1)

PER:

(2974) (A1)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA76. For how many years altogether have you been included in this plan?
 INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.
 1-50 YEARS IN PLAN (2976) (A1-A3)

if: (2964) (DK *OR* RF)
 SKIP to: (3051)

if: (2966) (> = (2964))
 SKIP to: (3049)

GA77. At what age do you expect to start receiving benefits from this plan?
 ALT-O RECEIVING BENEFITS NOW
 40-94 AGE
 96 ANSWER IN YEARS (2977) (A1-A3)

if: (2964) (DK *OR* RF)
 SKIP to: (3051)

if: (2966) (> = (2964))
 SKIP to: (3049)

GA77a. "Expected age to start receiving benefits"
 ANSWERED IN YEARS:
 1-40 YEARS (2978) (A1)

if: (2964) (DK *OR* RF)
 SKIP to: (3051)

if: (2966) (> = (2964))
 SKIP to: (3049)

GA78. 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?) (2985) (A1-A2)

	INAP.....	0
	PERCENT OF PAY.....	1
	AMOUNT PER MONTH/YEAR.....	2
	LUMP SUM.....	3
	DK.....	8
	RF.....	9

if: (2964) (DK *OR* RF)
 SKIP to: (3051)

if: (2966) (> = (2964))
 SKIP to: (3049)

GA78a. ENTER PERCENT OF FINAL PAY AT RETIREMENT:
 1-100 PERCENT
 PERCENT: (2986) (A1)

if: (2964) (DK *OR* RF)
 SKIP to: (3051)

if: (2966) (> = (2964))
 SKIP to: (3049)

GA78b.
 ~IF 2977(K3) How much are you receiving?
 ~ELSE PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (2988) (A1), (A3)
 PER: (2989) (A1-A2)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if:(2964) (DK *OR* RF)
 SKIP to:(3051)
 if:(2966) (> = (2964))
 SKIP to:(3049)

GA78d.
 LUMP SUM AMOUNT:
 AMOUNT: (2991) (A1-A2)

if:(2964) (DK *OR* RF)
 SKIP to:(3051)
 if:(2966) (> = (2964))
 SKIP to:(3049)

GA79.
 (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.

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

IF AGE GIVEN HERE IS YOUNGER THAN R'S CURRENT AGE, SEE THE Q X Qs FOR THE FOLLOWING QUESTIONS TO GET REVISED WORDING.

- 35-94 AGE
- 95 ANY TIME; NO AGE REQUIREMENT; ANY AGE

(2992) (A1-A3)

if:(2964) (DK *OR* RF)
 SKIP to:(3051)
 if:(2966) (> = (2964))
 SKIP to:(3049)

GA80.
 How much would these full or unreduced benefits be as a percentage of your pay at retirement or amount of dollars per month or year?

(2993) (A1)

INAP.....	0
PERCENT OF PAY.....	1
AMOUNT PER MONTH/YEAR.....	2
LUMP SUM.....	3
DK.....	8
RF.....	9

if:(2964) (DK *OR* RF)
 SKIP to:(3051)
 if:(2966) (> = (2964))
 SKIP to:(3049)

GA80a.

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

1-100 PERCENT

PERCENT:

(2994) (A1)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA80b.

PROBE IF NECESSARY: How much do you expect to receive?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(2995) (A1)

PER:

(2996) (A1)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA80d.

LUMP SUM AMOUNT:

(2998) (A1)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA81.

If you work with this employer until (2992), how much do you expect your pay to be?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per week, month, or year?

AMOUNT:

(3005) (A1-A3)

PER:

(3006) (A1-A3)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA82.

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

35-80 AGE
95 ANY TIME; NO AGE REQUIREMENT; ANY AGE

(3008) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA84.

By how much would your pension be reduced from full benefits if you left this job at (3008)?

(3009) (A1-A2)
INAP.....0
PERCENT OF BENEFITS.....1
AMOUNT PER MONTH/YEAR.....2
LUMP SUM.....3
BENEFITS WOULD NOT BE REDUCED.....6
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

Version 5:
changed to

GA84a. ENTER PERCENT OF BENEFITS AT RETIREMENT:

Version 6:

GA84a. ENTER PERCENT REDUCTION IN BENEFITS AT RETIREMENT:

1-100 PERCENT

PERCENT:

(3010) (A1)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA84b.

PROBE IF NECESSARY: How much would your benefits be reduced?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3011) (A1-A2)

PER:

(3012) (A1-A2)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA84d.

LUMP SUM AMOUNT:

AMOUNT:

(3014) (A1)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA85.

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?

(3015) (A1-A3)
INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA85a.

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?

(3016) (A1)
INAP.....0
AT AGE 62.....1
AT AGE 65.....2
WHEN SOCIAL SECURITY BENEFITS BEGIN.....3
AT SOME OTHER TIME.....4
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA86.

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

(3019) (A1-A3)
INAP.....0
YES.....1
YES, PARTIAL LUMP SUM.....2
NO.....5
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA88.

(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?

(3024) (A1-A3)
INAP.....00.....00.....00
THRIFT OR SAVINGS.....01.....01.....01
401K.....02.....02.....02
403B.....03.....03.....03
SUPPLEMENTAL RETIREMENT ACCOUNT.....04.....04.....04
PROFIT SHARING.....05.....05.....05
STOCK PURCHASE, ESOP.....06.....06.....06
MONEY PURCHASE.....07.....07.....07
OTHER (SPECIFY).....97.....97.....97
DK.....98.....98.....98
RF.....99.....99.....99

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA89.

For how many years altogether have you been included in this plan?

INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.

1-50 YEARS IN THIS PLAN

(3025) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA90.

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

(3026) (A1-A3)

INAP.....	0
PERCENT OF PAY.....	1
AMOUNT OF MONEY PER MONTH/YEAR.....	2
DON'T CONTRIBUTE ANYTHING.....	6
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA90a.

ENTER PERCENT OF PAY:

1-100 PERCENT

PERCENT:

(3027) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA90b.

ENTER EMPLOYER CONTRIBUTED AMOUNT:

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3028) (A1)

PER:

(3029) (A1)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA91.

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

	(3031) (A1-A3)
INAP.....	0
PERCENT OF PAY.....	1
AMOUNT OF MONEY PER MONTH/YEAR.....	2
DON'T CONTRIBUTE ANYTHING.....	6
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA91a.

ENTER PERCENT OF PAY:

1-100 PERCENT

PERCENT:

(3032) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA91b.

PROBE IF NECESSARY: How much do you contribute?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3033) (A1-A3)

PER:

	(3034) (A1-A2)
HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA91d.

If you reduced your contribution, would your employer's contribution be reduced in the same proportions?

	(3036) (A2)
INAP.....	0
YES.....	1
[VOL] CANNOT REDUCE OWN CONTRIBUTION.....	3
NO.....	5
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA92.

How much money is in your account at present?

AMOUNT:

(3037) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA93.

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

(3038) (A1-A3)
INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA94.

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

(3039) (A1-A3)
INAP.....0
MOSTLY OR ALL STOCK.....1
MOSTLY OR ALL INTEREST EARNING.....2
SPLIT.....3
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA95.

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

(3040) (A1-A3)
INAP.....0
YES.....1
YES, PARTIAL LUMP SUM.....2
NO.....5
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA96.

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

(3041) (A1-A3)
INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA96a.

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

35-94 AGE
95 ANY TIME; NO AGE REQUIREMENT; ANY AGE

(3042) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA97.

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

ALT-O RECEIVING BENEFITS NOW

35-94 AGE

(3043) (A1-A3)

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA97a.

In what form do you expect to receive benefits? (As a lump sum payment, as a monthly pension, as installments, or what?)

(3044) (A1-A3)

INAP.....	0,.....0,.....0,
LUMP SUM.....	1,.....1,.....1,
MONTHLY PENSION.....	2,.....2,.....2,
INSTALLMENTS.....	3,.....3,.....3,
OTHER (SPECIFY).....	7,.....7,.....7,
DK.....	8,.....8,.....8,
RF.....	9,.....9,.....9,

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

GA97b.

How much are you receiving?

AMOUNT:

(3045)

PER:

(3046) (A1)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (2964) (DK *OR* RF)
SKIP to: (3051)

if: (2966) (> = (2964))
SKIP to: (3049)

END column grid from(2966)

if: (2964) (*NOT* 4 *TO* 10)
SKIP to: (3051)

GA99. Altogether how much do you have in your account balance(s) for any other pension plans or savings plan(s) from this job?
AMOUNT: (3049)

if: (2754) (1)
SKIP to: (3066)

GA101. Counting high school graduation as 12 years, about how many years of school would you say are needed to do your job reasonably well?
0-20 YEARS OF SCHOOL (3051)

GA101a. ~IF 3051(NK1+NK2)
For someone with this much formal schooling, about how much experience do you think it would take to become good at your job?
AMOUNT: (3052)

UNIT: (3053)
HOURS.....1
WEEKS.....2
MONTHS.....4
YEARS.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GA107. If your employer offered you a choice of moving to a different state with the same pay and responsibility or being laid off, which would you probably do?
(3066)
MOVE.....1
ACCEPT LAYOFF.....2
DEPENDS ON LOCATION.....3
RETIRE.....4
DK.....8
RF.....9

GA108. Over the next several years, do you expect your earnings, adjusted for inflation, to go up, stay about the same, or go down?
(3067)
GO UP.....1
STAY ABOUT THE SAME.....3
GO DOWN.....5
DK.....8
RF.....9

if: (218) (*NOT* 1)
SKIP to: (3109)

GA109. Sometimes people look for a different job even when they are currently working. Are you currently looking for another job?
(3068)
YES.....1
NO.....5 -Skip-(3083)
DK.....8
RF.....9

GA110. Are you looking for jobs only in this area, or are you considering jobs that would require you to move?

(3069)

JOBS IN THIS AREA.....1
JOBS REQUIRING A MOVE.....2
BOTH/EITHER ONE.....3
DK.....8
RF.....9

GA111. Are you looking for part-time or full-time work?

(3070)

PART-TIME.....1
FULL-TIME.....2
EITHER KIND.....3
DK.....8
RF.....9

GA112. Are you looking for the same kind of work you're doing now, or something different?

(3077)

SAME.....1 -Skip-(3080)
EITHER/BOTH.....2 -Skip-(3080)
DIFFERENT.....3
DK.....8 -Skip-(3080)
RF.....9 -Skip-(3080)

GA112a. How would it be different?

(3078)

GA113. During the past four weeks, what have you been doing to find another job?

DO NOT READ CATEGORIES. ENTER ALL THAT APPLY.

(3080) (A1-A4)

CHECKED WITH PUBLIC EMPLOYMENT
AGENCY.....01, -Skip-(3082)
CHECKED WITH PRIVATE EMPLOYMENT
AGENCY.....02, -Skip-(3082)
VISITED EMPLOYERS DIRECTLY.....03,
TELEPHONED OR WROTE EMPLOYERS
DIRECTLY.....04, -Skip-(3082)
ASKED FRIENDS OR RELATIVES.....05, -Skip-(3082)
PLACED OR ANSWERED ADS.....06, -Skip-(3082)
READ ADS.....07, -Skip-(3082)
DIDN'T DO ANYTHING SPECIFIC.....08, -Skip-(3082)
OTHER (SPECIFY).....97, -Skip-(3082)
DK.....98, -Skip-(3082)
RF.....99, -Skip-(3082)

if:(3080)(1 *TO* 8 *OR* 97) *AND* (3080)(DK *OR* RF)
INVALID COMBINATION
BACK to:(3080)

GA113e1. How many employers did you visit?

ENTER NUMBER OF EMPLOYERS:

1-95 EMPLOYERS

(3081)

if:(3080) (*NOT* 4)
SKIP to:(3083)

GA113f1.
How many employers did you call or write?

ENTER NUMBER OF EMPLOYERS:

1-95 EMPLOYERS

(3082)

if: (3068) (1)
SKIP to: (3085)

GA114.
If you found out about another job like the one you have now,
would you look into it?

(3083)

YES.....1 -Skip-(3085)
PROBABLY.....2 -Skip-(3085)
MAYBE.....3 -Skip-(3085)
PROBABLY NOT.....4
NO.....5
OTHER (SPECIFY).....7
DK.....8
RF.....9

GA114a.
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?

ENTER ALL THAT APPLY.

(3084) (A1-A3)

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

if: (2754) (1)
SKIP to: (3101)

GA115.
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 me how often these statements are true.

(3090)

GA115a.
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?

(3091)

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
DK.....8
RF.....9

GA115b.

(My job requires) lifting heavy loads.

(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?)

(3092)

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
DK.....	8
RF.....	9

GA115c.

(My job requires) stooping, kneeling, or crouching.

(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?)

(3093)

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
DK.....	8
RF.....	9

GA115d.

My job requires good eyesight.

(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?)

(3094)

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
DK.....	8
RF.....	9

GA115e.

(My job requires) intense concentration or attention.

(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?)

(3095)

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
DK.....	8
RF.....	9

GA115f.

(My job requires) skill in dealing with other people.

(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?)

(3096)

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
DK.....	8
RF.....	9

GA116.
 ~IF 3091(1/9 or DK or RF)
 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.
 ~ELSE
 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.

(3101)

GA116a.
 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?

(3102)

STRONGLY AGREE.....1
 AGREE.....2
 DISAGREE.....3
 STRONGLY DISAGREE.....4
 DK.....8
 RF.....9

GA116b.
 My job involves a lot of stress.
 (Do you strongly agree, agree, disagree or strongly disagree with that statement?)

(3103)

STRONGLY AGREE.....1
 AGREE.....2
 DISAGREE.....3
 STRONGLY DISAGREE.....4
 DK.....8
 RF.....9

GA116c.
 In decisions about promotion, my employer gives younger people preference over older people.

(3104)

STRONGLY AGREE.....1
 AGREE.....2
 DISAGREE.....3
 STRONGLY DISAGREE.....4
 DK.....8
 RF.....9

GA116d.
 My co-workers make older workers feel that they ought to retire before age 65.
 (Do you strongly agree, agree, disagree or strongly disagree with that statement?)

(3105)

STRONGLY AGREE.....1
 AGREE.....2
 DISAGREE.....3
 STRONGLY DISAGREE.....4
 DK.....8
 RF.....9

GA116e.
 As I get older, I would prefer to gradually reduce the hours I work on this job, keeping my pay per hour the same.

(3106)

STRONGLY AGREE.....1
 AGREE.....2
 DISAGREE.....3
 STRONGLY DISAGREE.....4
 DK.....8
 RF.....9

GA116f. My employer would let older workers move to a less demanding job with less pay if they wanted to. (3107)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

GA116g. I really enjoy going to work. (3108)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

SKIP to: (3110)

GA117X partly.....1 (3109)
completely.....2

GA117. Are you doing any other work for pay now, such as (another) business of your own, a second job or the military reserves? (3110)

YES.....	1
NO.....	5 -Skip- (3118)
DK.....	8
RF.....	9

GA117a. Is this your own business, a second job, the military reserves, or what? (3111) (A1)

ENTER ALL THAT APPLY.

OWN BUSINESS.....	1,
SECOND JOB.....	2,
MILITARY RESERVES.....	3,
OTHER (SPECIFY).....	7,
DK.....	8,
RF.....	9,

GA118. How many hours a week do you usually work on (this other job/these other jobs)? (3112)

1-96 HOURS

GA119. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)? (3113)

1-52 WEEKS

GA120.

About how much do you earn before taxes from (this other job/these other jobs)?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Is that per hour, week, month, year, or what?

AMOUNT:

(3114)

PER:

(3115)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GA121.

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?

- 40-94 YEARS OF AGE
- 95 NO "USUAL"
- 96 ANSWER IN YEARS OF SERVICE

(3118)

if:(3118) (*NOT* 96)
SKIP to:(3121)

GA121a.

ENTER USUAL NUMBER OF YEARS OF SERVICE:

- 1-50 YEARS OF SERVICE

(3119)

if:(218) (*NOT* 1)
SKIP to:(3147)

GA122.

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

DO NOT PROBE BUT ENTER ALL THAT APPLY AND ASK ALL FOLLOW-UP QUESTIONS.

(3121) (A1-A2)

- STOP WORK ALTOGETHER.....01,
- NEVER STOP WORK.....02, -Skip-(3124)
- NOT GIVEN MUCH THOUGHT.....03, -Skip-(3124)
- NO CURRENT PLANS, CONTINUE AS
- IS.....04, -Skip-(3124)
- WORK FEWER HOURS.....05, -Skip-(3124)
- CHANGE KIND OF WORK.....06, -Skip-(3124)
- WORK FOR MYSELF.....07, -Skip-(3124)
- OTHER (SPECIFY).....97, -Skip-(3124)
- DK.....98, -Skip-(3124)
- RF.....99, -Skip-(3124)

GA122a.

At what age do you plan to stop working?

- 25-94 YEARS OF AGE
- 95 NEVER
- 96 ANSWERED IN YEAR THAT WILL STOP WORKING

(3122)

if:(3122) (*NOT* 96)
SKIP to:(3124)

GA122a1.
 ENTER YEAR PLANNING TO STOP WORKING:
 1995-2020 YEAR PLANNING TO STOP WORKING
 9995 NEVER (3123)

if:(3121) (*NOT* 5)
 SKIP to:(3126)

GA122b.
 At what age do you plan to start working fewer hours?
 25-94 YEARS OF AGE
 95 NEVER
 96 YEAR PLANNING TO START WORKING FEWER HOURS (3124)

if:(3124) (*NOT* 96)
 SKIP to:(3126)

GA122b1.
 ENTER YEAR PLANNING TO START WORKING FEWER HOURS:
 1996-2020 YEAR PLANNING TO START WORKING FEWER HOURS (3125)

if:(3121) (*NOT* 6)
 SKIP to:(3128)

GA122c.
 At what age do you plan to change the kind of work you do?
 25-94 YEARS OF AGE
 95 NEVER
 96 YEAR PLANNING TO CHANGE WORK (3126)

if:(3126) (*NOT* 96)
 SKIP to:(3128)

GA122c1.
 ENTER YEAR PLANNING TO CHANGE WORK:
 1996-2020 YEAR PLANNING TO CHANGE WORK (3127)

if:(3121) (*NOT* 7)
 SKIP to:(3130)

GA122d.
 At what age do you plan to start working for yourself?
 25-94 YEARS OF AGE
 95 NEVER
 96 YEAR PLANNING SELF-EMPLOYMENT (3128)

if:(3128) (*NOT* 96)
 SKIP to:(3130)

GA122d1.
 ENTER YEAR PLANNING TO START SELF-EMPLOYMENT:
 1995 - 2020 YEAR STARTING SELF EMPLOYMENT (3129)

GA123.
 We are interested in what people think about retirement,
 whether they themselves are retired or not. At this time
 do you consider yourself partially retired, completely
 retired, or not retired at all? (3130)

COMPLETELY RETIRED.....	1
PARTLY RETIRED.....	3
NOT RETIRED AT ALL.....	5 -Skip-(3139)
NOT RELEVANT TO R.....	7 -Skip-(3147)
DK.....	8
RF.....	9

if:(2643) (ANSWERED *AND* *NOT* DK *AND* *NOT* RF)
SKIP to:(3136)

GA123a.

In what month and year did you (3109) (1/2) retire?

DO NOT PROBE FOR MONTH -- ACCEPT DK

MONTH:

(3131)

YEAR:

(3132)

if:(3131) (*NOT* 1 *TO* 12)
393-3132)*12X+391-1X:
SKIP to:(3135)

GA123MY(393-3132)*12X+391-3131 (3134)

if:(3134) (> 24)
SKIP to:(3137)

GA124.

Thinking back to the time you (3109) (1/2) retired, was that something you wanted to do or something you felt you were forced into?

(3136)

WANTED TO DO.....1
FORCED INTO.....2
PART WANTED, PART FORCED.....3
DK.....8
RF.....9

if:(3130) (*NOT* 1)
SKIP to:(3139)

GA125.

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

(3137)

VERY SATISFYING.....1
MODERATELY SATISFYING.....2
NOT AT ALL SATISFYING.....3
DK.....8
RF.....9

GA126.

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?

(3138)

BETTER.....1
ABOUT THE SAME.....3
NOT AS GOOD.....5
RETIRED LESS THAN 1 YEAR AGO.....6
DK.....8
RF.....9

if:(3134) (> 24)
SKIP to:(3147)

GA127.

~IF 3139(1)+3130(1)

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.

~ELSE 3139(5)+3130(1)

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, during your retirement, it has been very important, moderately important, somewhat important, or not important at all.

~ELSE 3139(5)+3130(N1)

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 it is very important, moderately

important, somewhat important, or not important at all.

GA127.

(3139) (A1-A7)

~IF 3130(1)

(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)

~ELSE 3130(N1)

(Is this very important for you, moderately important, somewhat important, or not important at all?)

(3140)

(3141) (A1-A7)

INTRO (3141) GA127.RET ACTIVE IMPORT - USE 1/4

INAP	VERY IMPORT	MODERA -TELY -ANT	SOMEWH -AT IMPORT	NOT IMPORT -ANT	DK	RF

(3139) GA127 LOOP

Poor health. #1.....0.....1.....2.....3.....4.....8.....9
 Wanted to do other things. #2.....0.....1.....2.....3.....4.....8.....9
 Didn't like the work. #3.....0.....1.....2.....3.....4.....8.....9
 Wanted to spend moretime with my family. #4.....0.....1.....2.....3.....4.....8.....9
 Being your own boss. #5.....0.....1.....2.....3.....4.....8.....9
 Being able to take it easy. #6.....0.....1.....2.....3.....4.....8.....9
 Having the chance to travel. #7.....0.....1.....2.....3.....4.....8.....9

GA128.

~IF 3130(1)

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.

~ELSE 3130(N1)

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.

(3143) (A1-A3)

~IF 3130(1)

(Does this bother you a lot, somewhat, a little, or not at all?)

~ELSE 3130(N1)

(Does this worry you a lot, somewhat, a little, or not at all?)

~IF 3144(3)

7 DIDN'T WORK

GA128.RET
BAD LOOP

(3145) (A1-A3)

INAP	A LOT	SOMEWH	A	NOT AT	DIDN'T	DK	RF

Not doing anything productive or useful. #1.....0.....1.....2.....3.....4.....7.....8.....9
 Illness or disability. #2.....0.....1.....2.....3.....4.....7.....8.....9
 Not having enough income to get by. #3.....0.....1.....2.....3.....4.....7.....8.....9

GA135.

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 (Wave 1 date)?

(3159)

YES.....1
 NO.....5 -Skip-(3186)
 DK.....8
 RF.....9

GA135a.

How many of these special incentive offers have you received since (Wave 1 date)?

COLUMN grid entry to(3185)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

~IF 3161(1)+3160(G1)
GA136a.

In what month and year was the first special incentive offered?

~ELSE 3161(2)+3160(G1)
GA136a.

In what month and year was the last special incentive offered?

~ELSE 3160(1)

GA136a.

In what month and year was the special incentive offered?

MONTHS ENTERED MUST BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(3161) (A1-A2)

(3162) (A1-A2)

YEAR:

(3163) (A1-A2)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA137.

Which employer were you working for at the time?

F2 IF NOT ON LIST
ENTER FULL EMPLOYER NAME:

(3167) (A1-A2)

INAP.....
^2820.....2.....
DK.....8.....
RF.....9.....

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA138.

EARLY RETIREMENT INCENTIVE

Was the special incentive a cash bonus, improved pension benefits or what?

ENTER ALL THAT APPLY:

(3168) (A1-A2)

INAP.....0,.....0,
CASH BONUS.....1,.....1,
IMPROVED BENEFITS.....2,.....2,
PERMANENT MEDICAL INSURANCE.....3,.....3,
TEMPORARY MEDICAL INSURANCE.....4,.....4,
TEMPORARY CASH BENEFIT.....5,.....5,
ADDITIONAL YEARS OF SERVICE CREDITED.....6,.....6,
OTHER (SPECIFY).....7,.....7,
DK.....8,.....8,
RF.....9,.....9,

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA139a.

How much did the cash bonus amount to?

AMOUNT:

(3169) (A1)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA139b.

How much did the extra pension benefits amount to?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per week, year, or a lump sum?

AMOUNT:

(3170) (A1)

PER:

(3171) (A1)

WEEK.....	02
MONTH.....	04
YEAR.....	06
LUMP SUM.....	95
OTHER (SPECIFY).....	97
DK.....	98
RF.....	99

if: (3160) (DK *OR* RF *OR* OUT;C)

SKIP to: (3186)

GA139c.

Until what age did you receive the temporary medical insurance?

35-94 AGE

96 ANSWERED YEAR

(3173) (A1)

if: (3160) (DK *OR* RF *OR* OUT;C)

SKIP to: (3186)

GA139c.

PROBE IF NECESSARY: Until which year did you receive the temporary medical insurance?

(3174) (A1)

if: (3160) (DK *OR* RF *OR* OUT;C)

SKIP to: (3186)

GA139d.

How much did the temporary cash benefits amount to?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3175)

PER:

(3176)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (3160) (DK *OR* RF *OR* OUT;C)

SKIP to: (3186)

GA139d.

Until what age did you receive the temporary cash benefit?

35-94 AGE

96 ANSWERED YEAR

(3178)

if: (3160) (DK *OR* RF *OR* OUT;C)

SKIP to: (3186)

GA139d.

PROBE IF NECESSARY: Until which year did you receive the temporary cash benefit?

(3179)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA139e.

How many years of service credit did you receive?

1-20 YEARS

(3180)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA139f.

How much did the other incentives amount to?

(3181)

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA140.

Did you accept the incentive and leave that employer?

(3182)

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

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA141.

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

(3183)

INAP.....
IMPORTANT IN MY DECISION.....
I WOULD HAVE LEFT ANYWAY.....5.....5
DK.....8.....8
RF.....9.....9

if:(3160) (DK *OR* RF *OR* OUT;C)
SKIP to:(3186)

GA142.

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

(3184)

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

END column grid from(3161)

GB2 TIME STAMP

(3187)

if:(2653) (*NOT* 2)
SKIP to:(3768)

if:(150) (5 *OR* 8 *OR* 9) *OR* (WAVE 1 INTERVIEW) (*NOT* REINTERVIEW) *OR* (185) (2)
SKIP to:(3254)

GB2.

According to our records, in (Wave 1 date) you were working for someone else. In what month and year did you stop working for that employer?

DATE ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH:

(3188)

YEAR:

(3189)

if: (3188) (96)
SKIP to: (3254)

if: (2623) (< = 520)
SKIP to: (3198)

GB3.

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

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(3194)

PER:

(3195)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GB4.

Why did you leave that employer?

PROBE IF NECESSARY: 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 ENTER ALL THAT APPLY:

(3198)

BUSINESS CLOSED.....01, -Skip-(3204)
LAID OFF/LET GO.....02, -Skip-(3204)
POOR HEALTH/DISABLED.....03,
FAMILY CARE.....04,
BETTER JOB.....05,
QUIT.....06,
RETIRED.....07,
OTHER (SPECIFY).....97,
DK.....98,
RF.....99,

GB4a.

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

(3199)

YES.....1
NO.....5 -Skip-(3204)
DK.....8 -Skip-(3204)
RF.....9 -Skip-(3204)

GB4b.

How did it change?

CHECK ALL THAT APPLY

(3200)

SUPERVISOR ENCOURAGED DEPARTURE....01,
COWORKER ENCOURAGED DEPARTURE.....02,
WAGES REDUCED (OR ABOUT TO BE
REDUCED).....03,
HOURS REDUCED (OR ABOUT TO BE
REDUCED).....04,
WOULD HAVE BEEN LAID OFF.....05,
NEW JOB DUTIES.....06,
NEW JOB LOCATION.....07,
BECAME ELIGIBLE FOR PENSION.....08,
EMPLOYER CHANGED HEALTH
INSURANCE.....09,
SPECIAL EARLY RETIREMENT
INCENTIVE OFFER.....10,
OTHER (SPECIFY).....97,
DK.....98,
RF.....99,

if: (3200) (4) *OR* (2623) (< 520)
SKIP to: (3204)

GB4c. If your employer had allowed you to work fewer hours with correspondingly less pay, would you have continued working there? (3201)

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

if: (3188) (DK *OR* RF)
 SKIP to: (3208)

if: (3189) (DK *OR* RF)
 SKIP to: (3208)

if: (0) (< 2) *AND* (3188) (1 *TO* 12) *AND* (3189) ((2622) *TO* 1996)
 SKIP to: (3208)

GB5. Were there any months between (Wave 1 date) and (3188) (3189) when you did not work for this employer? (3204)

YES.....	1
NO.....	5 -Skip-(3208)
DK.....	8
RF.....	9

GB5a. Which months were those?
 ENTER ALL THAT APPLY.
 MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (3188), (3189) (3205)

if: (3205) (1 *TO* 97) *AND* (3205) (DK *OR* RF)
 UNACCEPTABLE COMBINATION-VERIFY ANSWERS
 BACK to: (3205)

if: (2623) (< = 520)
 SKIP to: (3254)

GB6. Were you included in a pension or retirement plan, or in any tax deferred savings plan, when you worked for that employer? (3208)

YES.....	1
NO.....	5 -Skip-(3254)
DK.....	8
RF.....	9

GB7. 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? (3209)

TYPE A.....	1 -Skip-(3211)
TYPE B.....	2 -Skip-(3243)
BOTH TYPES.....	3
DK.....	8
RF.....	9

GB7a. How much money was in your account when you left that employer?
 AMOUNT: (3210)

GB8.

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 ENTER ALL THAT APPLY.

	(3211)
EXPECT FUTURE BENEFITS.....1,	-Skip-(3226)
RECEIVING BENEFITS NOW.....2,	
RECEIVED CASH SETTLEMENT.....3,	-Skip-(3226)
ROLLED OVER INTO IRA.....4,	-Skip-(3226)
LOST BENEFITS.....5,	-Skip-(3226)
OTHER (SPECIFY).....7,	-Skip-(3226)
DK.....8,	-Skip-(3226)
RF.....9,	-Skip-(3226)

GB8a.

In what month and year did you start to receive these benefits?

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (3212)

YEAR: (3213)

GB8c.

How much are the benefits per month or year?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (3221)

PER: (3222)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GB8e.

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

	(3224)
YES.....1	-Skip-(3226)
NO.....5	
DK.....8	
RF.....9	

GB8f.

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

	(3225)
YES.....1	
NO.....5	
DK.....8	
RF.....9	

if:(3211) (*NOT* 3)
SKIP to:(3228)

GB8g.

How much did the cash settlement amount to?

AMOUNT: (3226)

GB8h.

What did you do with the money?

(3227)

BOUGHT DURABLES.....1,
 SPENT IT.....2,
 SAVED/INVESTED.....3,
 PAID OFF DEBT.....4,
 ROLLED INTO IRA.....5,
 OTHER (SPECIFY).....7,
 DK.....8,
 RF.....9,

if: (3211) (*NOT* 4)
SKIP to: (3229)

GB8j.

How much did the rollover amount to?

AMOUNT: (3228)

if: (3211) (*NOT* 1)
SKIP to: (3251)

GB9.

How many years altogether were you included in this plan?

INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.

1-50 YEARS (3229)

GB10.

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

30-94 AGE
 96 ALREADY RECEIVING ALL BENEFITS (3230)

if: (3230) (96)
SKIP to: (3251)

GB11.

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?

(3231)

PERCENT OF PAY.....1
 AMOUNT PER MONTH/YEAR.....2 -Skip- (3239)
 LUMP SUM.....3 -Skip- (3242)
 DK.....8
 RF.....9

GB11a.

ENTER THE PERCENT OF FINAL PAY AT RETIREMENT

1-100 PERCENT

PERCENT: (3238)

if: (3231) (1)
SKIP to: (3251)

GB11b. PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (3239)
 PER: (3240)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (3231) (2)
 SKIP to: (3251)

GB11d. ENTER LUMP SUM AMOUNT.
 AMOUNT: (3242)

if: (3231) (3)
 SKIP to: (3251)

GB12. How much money was in your account when you left that employer?
 AMOUNT: (3243)

GB13. 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, ENTER 7 - OTHER AND RECORD ALL DETAILS.

	(3244)
WITHDREW THE MONEY.....	1 -Skip-(3251)
ROLLED OVER INTO IRA.....	2
LEFT TO ACCUMULATE.....	3
CONVERT TO ANNUITY.....	4 -Skip-(3246)
OTHER (SPECIFY).....	7 -Skip-(3251)
DK.....	8
RF.....	9

GB13a. How much is in your account now?
 AMOUNT: (3245)

if: (3244) (2 *OR* 3)
 SKIP to: (3251)

GB13b. How old were you when that annuity started?
 30-94 AGE (3246)

GB13c. How much are the benefits per month or year?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (3247)
 PER: (3248)
 HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GB14. What is the earliest age at which you could have left that employer and begun to receive pension benefits?
 25-94 AGE
 95 ANY TIME; NO AGE REQUIREMENT; ANY AGE (3251)

GB15. 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?) (3254)

GB16. What sort of work do you do? (Tell me a little more about what you do.) (3255)

GB17. How many hours a week do you usually work in this business?
 0-95 HOURS (3256)

GB18. READ SLOWLY
 Counting paid vacations as weeks of work, how many weeks a year do you usually work on this job?
 1-52 WEEKS (3257)

GB18a. In the last 12 months, did you miss any days from work because of your health? (3258)
 YES.....1
 NO.....5 -Skip-(3260)
 DK.....8 -Skip-(3260)
 RF.....9 -Skip-(3260)

GB18b. About how many days did you miss?
 DAYS: (3259)

GB19. Are you paid a regular salary or wages? (3260)
 YES.....1
 NO.....5 -Skip-(3264)
 DK.....8
 RF.....9

GB19a.

How much were you paid before taxes and other deductions?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE.

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(3261)

PER:

(3262)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GB20.

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

(3264)

- YES.....1
- NO.....5 -Skip-(3268)
- DK.....8
- RF.....9

GB20a.

(In addition to your regular salary,) How much did you receive from net earnings or profits?

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

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(3265)

PER:

(3266)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GB21a.

How many people work in this business?

1-9996 # OF PEOPLE

(3269)

if:(R MARITAL STATUS) (*NOT* 1 *TO* 3)
SKIP to:(3273)

GB21a.

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

(3270)

- YES.....1
- NO.....5 -Skip-(3273)
- DK.....8
- RF.....9

GB21b. How many hours a week does (he/she) usually work for the business?
1-95 HOURS (3271)

GB21c. Is (he/she) paid a regular salary? (3272)
YES.....1
NO.....5
DK.....8
RF.....9

GB22. In what month and year did you start working at this business?
MONTHS ENTERED MUST BE ON/BEFORE (CURRENT MONTH TEXT), (CURRENT YEAR)
IF R WORKED MORE THAN ONCE FOR THIS BUSINESS, ASK ABOUT FIRST HIRE.
MONTH: (3273)
YEAR: (3274)

if:(3273) (*NOT* 1 *TO* 12)
:1:
SKIP to:(3276)

if:(1) (> = 0 *OR* < = 0)
273:
SKIP to:(3276)

MONTH # STARTED, IMPUTED (3275)

GB22MY(3274-96-1900X)*12X+3275-
-95 (3276)

HRS PER YEAR3256*3257 (3277)

if:(0) (< 2) *AND* (3274) (1900 *TO* 1996)
SKIP to:(3283)

GB23.
~IF 3276(1/36)
Were there any months since (3273) (3274)
~ELSE REINTERVIEW
Were there any months since (Wave 1 date)
~ELSE
Were there any months in the last two years
when you were not working for this business? (3279)
YES.....1
NO.....5 -Skip-(3283)
DK.....8
RF.....9

GB23a. Which months were those?
ENTER ALL THAT APPLY.
~IF 3276(1/36)
MONTHS ENTERED MUST BE BETWEEN (3273), (3274) AND (CURRENT MONTH TEXT), (CURRENT YEAR)
~ELSE REINTERVIEW
MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
(CURRENT MONTH TEXT), (CURRENT YEAR)
~ELSE
MONTHS ENTERED MUST BE BETWEEN WITHIN THE LAST TWO YEARS
(3280) (A1-A5)

if:(3280) (1 *TO* 97) *AND* (3280) (DK *OR* RF)
UNACCEPTABLE COMBINATION-VERIFY ANSWERS
BACK to:(3280)

if:(185) (2) *AND* (3276) (< 0)

SKIP to: (3286)

GB24. What were you earning when you started working at this business?
 IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE
 PROBE IF NECESSARY: Was that per hour, week, month, or year?
 AMOUNT: (3283)
 PER: (3284)
 HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GB25. Are you covered by a union or employee-association contract?
 (3286)
 YES.....1
 NO.....5
 DK.....8
 RF.....9

if: (3277) (< = 520)
 SKIP to: (3431)

GB26. 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?
 (3287)
 YES.....1 -Skip-(3325)
 NO.....5 -Skip-(3415)
 DK.....8
 RF.....9

GB36. In how many different plans of this sort are you included on
 this job?
 1-10 PLANS (3325)

COLUMN grid entry to(3411)

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

~IF 3325(1)

GB37. I would like to know what type of plan this is.

~ELSE 3325(N1)

GB37. Now I have some questions about the (next) most important of these
 plans.

(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?

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

(3330)
 INAP.....0
 TYPE A (FORMULA).....1
 TYPE B (ACCOUNT).....2
 BOTH A & B.....3
 DK.....8

if:(3325) (DK *OR* RF)
SKIP to:(3415)

if:(3327) (> = (3325))
SKIP to:(3412)

GB38.

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

AMOUNT:

(3331)

if:(3325) (DK *OR* RF)
SKIP to:(3415)

if:(3327) (> = (3325))
SKIP to:(3412)

GB39.

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

INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS,
UNION DUES OR OTHER SOURCES.

(3332)

INAP.....	0
PERCENT OF PAY.....	1
AMOUNT OF MONEY PER MONTH/YEAR.....	2
DON'T CONTRIBUTE ANYTHING.....	7
DK.....	8
RF.....	9

if:(3325) (DK *OR* RF)
SKIP to:(3415)

if:(3327) (> = (3325))
SKIP to:(3412)

GB39a.

ENTER PERCENT OF THE PAY.

1-100 PERCENT

PERCENT:

(3333)

if:(3325) (DK *OR* RF)
SKIP to:(3415)

if:(3327) (> = (3325))
SKIP to:(3412)

GA39b.

PROBE IF NECESSARY: How much do you currently contribute?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3334)

PER:

(3335)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if:(3325) (DK *OR* RF)
SKIP to:(3415)

if:(3327) (> = (3325))
SKIP to:(3412)

GB40. For how many years altogether have you been included in this plan?
 INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.
 1-50 YEARS IN PLAN (3337) (A1)

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

GB41. At what age do you expect to start receiving benefits from this plan?
 ALT-O ALREADY RECEIVING BENEFITS
 40-94 AGE
 96 ANSWER IN YEARS (3338) (A1)

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

GB41a. "Expected age to start receiving benefits" IN YEARS:
 1-40 YEARS (3339) (A1)

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

GB42. 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?) (3346)

INAP.....	0
PERCENT OF PAY.....	1
AMOUNT PER MONTH/YEAR.....	2
LUMP SUM.....	3
DK.....	8
RF.....	9

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

GB42a. ENTER PERCENT OF FINAL PAY AT RETIREMENT:
 1-100 PERCENT
 PERCENT: (3347) (A1)

if: (3325) (DK *OR* RF)
 SKIP to: (3415)

if: (3327) (> = (3325))
 SKIP to: (3412)

GB42b.
 ~IF 3338(K3) How much are you receiving?
 ~ELSE PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (3348) (A1)
 PER: (3349) (A1)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if:(3325) (DK *OR* RF)
 SKIP to:(3415)
 if:(3327) (> = (3325))
 SKIP to:(3412)

GB42d.
 LUMP SUM AMOUNT:
 AMOUNT: (3351) (A1)

if:(3325) (DK *OR* RF)
 SKIP to:(3415)
 if:(3327) (> = (3325))
 SKIP to:(3412)

GB43.
 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.

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

- 35-94 AGE
- 95 ANYTIME; NO AGE REQUIREMENTS; ANY AGE

IF AGE GIVEN HERE IS YOUNGER THAN R's CURRENT AGE, SEE Q X Qs FOR REWORDINGS OF THE FOLLOWING QUESTIONS.

(3354) (A1)

if:(3325) (DK *OR* RF)
 SKIP to:(3415)
 if:(3327) (> = (3325))
 SKIP to:(3412)

GB44.
 How much would these full or unreduced benefits be as a percentage of your pay at retirement or amount of dollars per month or year?

- (3355) (A1)
- | | |
|----------------------------|---|
| INAP..... | 0 |
| PERCENT OF PAY..... | 1 |
| AMOUNT PER MONTH/YEAR..... | 2 |
| LUMP SUM..... | 3 |
| DK..... | 8 |
| RF..... | 9 |

if:(3325) (DK *OR* RF)
 SKIP to:(3415)
 if:(3327) (> = (3325))
 SKIP to:(3412)

GB44a.

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

1-100 PERCENT

PERCENT:

(3356) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB44b.

PROBE IF NECESSARY: How much do you expect to receive?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3357) (A1)

PER:

(3358) (A1)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB44d.

LUMP SUM AMOUNT:

AMOUNT:

(3360) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB45.

If you work at this business until (3354), how much do you expect your pay to be?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(3367) (A1)

PER:

(3368) (A1)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB46. What is the earliest age at which you could leave this employer and start to receive pension benefits?

35-80 AGE
95 ANY TIME; NO AGE REQUIREMENT; ANY AGE

(3370) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB48. By how much would your pension be reduced from full benefits if you left this job at (3370)?

(3372) (A1)
INAP.....0
PERCENT OF BENEFITS.....1
AMOUNT PER MONTH/YEAR.....2
LUMP SUM.....3
BENEFITS WOULD NOT BE REDUCED.....6
DK.....8
RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

Version 5:
changed to

GB48a. ENTER PERCENT OF REDUCED BENEFITS RETIREMENT

Version 6:

GB48a. ENTER PERCENT REDUCTION IN BENEFITS AT RETIREMENT

1-100 PERCENT
PERCENT:

(3373) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB48b. PROBE IF NECESSARY: How much would your benefits be reduced?
PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (3374) (A1)

PER: (3375) (A1)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB48d.

LUMP SUM AMOUNT:

AMOUNT:

(3377) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB49.

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?

(3378) (A1)

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB49a.

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?

(3379) (A1)

INAP.....	0
AT AGE 62.....	1
AT AGE 65.....	2
WHEN SOCIAL SECURITY BENEFITS BEGIN.....	3
AT SOME OTHER TIME.....	4
DK.....	8
RF.....	9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB50.

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

(3382) (A1)

INAP.....	0
YES.....	1
YES, PARTIAL LUMP SUM.....	2
NO.....	5
DK.....	8
RF.....	9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB52.

(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?

(3387) (A1)

INAP.....00.....00.....00	
THRIFT OR SAVINGS.....01.....01.....01	
401K.....02.....02.....02	
403B.....03.....03.....03	
SUPPLEMENTAL RETIREMENT ACCOUNT.....04.....04.....04	
PROFIT SHARING.....05.....05.....05	
STOCK PURCHASE, ESOP.....06.....06.....06	
MONEY PURCHASE.....07.....07.....07	
OTHER (SPECIFY).....97.....97.....97	
DK.....98.....98.....98	
RF.....99.....99.....99	

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB53.

For how many years altogether have you been included in this plan?

INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.

1-50 YEARS IN THIS PLAN

(3388) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB54.

How much does the business contribute (as a percent of your pay or amount of money per month or year)?

(3389) (A1)

INAP.....0	
PERCENT OF PAY.....1	
AMOUNT OF MONEY PER MONTH/YEAR.....2	
DON'T CONTRIBUTE ANYTHING.....6	
DK.....8	
RF.....9	

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB54a.

ENTER PERCENT OF PAY:

1-100 PERCENT

PERCENT:

(3390) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB54b.

ENTER EMPLOYER-CONTRIBUTED AMOUNT:

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3391) (A1)

PER:

(3392) (A1)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB55.

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

(3395) (A1)

- INAP.....0
- PERCENT OF PAY.....1
- AMOUNT OF MONEY PER MONTH/YEAR.....2
- DON'T CONTRIBUTE ANYTHING.....6
- DK.....8
- RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB55a.

ENTER PERCENT OF PAY:

1-100 PERCENT

PERCENT:

(3396) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB55b.

PROBE IF NECESSARY: How much do you contribute?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3397) (A1)

PER:

(3398) (A1)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB56.
How much money is in your account at present?

AMOUNT: (3401) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB57.
Are you able to choose how the money in your account is invested?

(3402) (A1)
INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB58.
Is the money in this account invested mostly in stocks, mostly in interest earning assets, is it about evenly split between these, or what?

(3403) (A1)
INAP.....0
MOSTLY OR ALL STOCK.....1
MOSTLY OR ALL INTEREST EARNING.....2
SPLIT.....3
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB59.
Does this plan allow you to receive benefits in the form of a lump sum payment?

(3404) (A1)
INAP.....0
YES.....1
YES, PARTIAL LUMP SUM.....2
NO.....5
DK.....8
RF.....9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB60.

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

(3405) (A1)

INAP.....	0
YES.....	1
NO.....	5
DK.....	8
RF.....	9

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB60a.

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

35-94	AGE	
95	ANYTIME; NO AGE REQUIREMENT; ANY AGE	(3406) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB61.

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

30-94	AGE	
ALT-O	RECEIVING BENEFITS NOW	(3407) (A1)

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB61a.

In what form do you expect to receive benefits? (As a lump sum payment, as a monthly pension, as installments, or what?)

(3408) (A1)

INAP.....	0,.....0,.....0,
LUMP SUM.....	1,.....1,.....1,
MONTHLY PENSION.....	2,.....2,.....2,
INSTALLMENTS.....	3,.....3,.....3,
OTHER (SPECIFY).....	7,.....7,.....7,
DK.....	8,.....8,.....8,
RF.....	9,.....9,.....9,

if: (3325) (DK *OR* RF)
SKIP to: (3415)

if: (3327) (> = (3325))
SKIP to: (3412)

GB61b.

How much are you receiving?

AMOUNT: (3409) (A1)

PER: (3410) (A1)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8

if:(3325)(DK *OR* RF)
SKIP to:(3415)

if:(3327)(> = (3325))
SKIP to:(3412)

END column grid from(3327)

if:(3325)(1 *TO* 3)
SKIP to:(3413)

GB63.
Altogether how much do you have in your account balance(s) for
any other pension plans or savings plan(s) from this job?
AMOUNT: (3412)

GB64.
Counting high school graduation as 12 years, about how many
years of school would you say are needed to do your job
reasonably well?
0-20 YEARS OF SCHOOL (3415)

GB64a.
~IF 3415(NK1+NK2)
For someone with this much formal schooling,
about how much experience do you think it would take
to become good at your job?
AMOUNT: (3416)
UNIT: (3417)
HOURS.....1
WEEKS.....2
MONTHS.....4
YEARS.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GB68. Over the next several years, do you expect your earnings,
adjusted for inflation, to go up, stay about the same,
or go down? (3430)
GO UP.....1
STAY ABOUT THE SAME.....3
GO DOWN.....5
DK.....8
RF.....9

if:(218)(*NOT* 1)
SKIP to:(3466)

GB69.
Sometimes people look for a different job even when they are
currently working. Are you currently looking for another job?
(3431)
YES.....1
NO.....5 -Skip-(3446)
DK.....8
RF.....9

GB70.
Are you looking for jobs only in this area, or are you
considering jobs that would require you to move? (3432)
JOBS IN THIS AREA.....1
JOBS REQUIRING A MOVE.....2
BOTH/EITHER ONE.....3
DK.....8
RF.....9

GB71.

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

(3433) (A1-A2)

PART-TIME.....1
 FULL-TIME.....2
 EITHER KIND.....3
 DK.....8
 RF.....9

GB72.

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

(3440)

SAME.....1 -Skip-(3443)
 EITHER/BOTH.....2 -Skip-(3443)
 DIFFERENT.....3
 DK.....8 -Skip-(3443)
 RF.....9 -Skip-(3443)

GB72a.

How would it be different?

(3441)

GB73.

During the past four weeks, what have you been doing to find another job?

DO NOT READ CATEGORIES. ENTER ALL THAT APPLY.

(3443)

CHECKED WITH PUBLIC EMPLOYMENT
 AGENCY.....01, -Skip-(3445)
 CHECKED WITH PRIVATE EMPLOYMENT
 AGENCY.....02, -Skip-(3445)
 VISITED EMPLOYERS DIRECTLY.....03,
 TELEPHONED OR WROTE EMPLOYERS
 DIRECTLY.....04, -Skip-(3445)
 ASKED FRIENDS OR RELATIVES.....05, -Skip-(3445)
 PLACED OR ANSWERED ADS.....06, -Skip-(3445)
 READ ADS.....07, -Skip-(3445)
 DIDN'T DO ANYTHING SPECIFIC.....08, -Skip-(3445)
 OTHER (SPECIFY).....97, -Skip-(3445)
 DK.....98, -Skip-(3445)
 RF.....99, -Skip-(3445)

if:(3443) (1 *TO* 7 *OR* 97) *AND* (3443) (8 *OR* DK *OR* RF)
 WRONG COMBINATION
 BACK to:(3443)

GB73e1.

How many employers did you visit?

ENTER NUMBER OF EMPLOYERS:

1-95 EMPLOYERS

(3444)

if:(3443) (*NOT* 4)
 SKIP to:(3446)

GB73f1.

How many employers did call or write?

ENTER NUMBER OF EMPLOYERS:

1-95 EMPLOYERS

(3445)

if:(3431) (1)
 SKIP to:(3454)

GB74.

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

(3446)

YES.....	1	-Skip-(3454)
PROBABLY.....	2	-Skip-(3454)
MAYBE.....	3	-Skip-(3454)
PROBABLY NOT.....	4	
NO.....	5	
OTHER (SPECIFY).....	7	
DK.....	8	
RF.....	9	

GB74a.

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?

ENTER ALL THAT APPLY.

(3447) (A1-A3)

LIKE PRESENT JOB.....	01,
CAN'T GET EQUAL JOB.....	02,
MIGHT/WOULD LOSE PENSION	
BENEFITS.....	03,
MIGHT/WOULD LOSE HEALTH	
INSURANCE BENEFITS.....	04,
NEW JOB MIGHT NOT WORK OUT.....	05,
OWNS BUSINESS, WANTS TO WORK	
FOR SELF.....	06,
AGE OR PROXIMITY TO RETIREMENT.....	07,
OTHER (SPECIFY).....	97,
DK.....	98,
RF.....	99,

if: (3277) (< = 520)
SKIP to: (3471)

GB75.

Now I am 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.

(3454)

GB75a.

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?

(3455)

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
DK.....	8
RF.....	9

GB75b.

(My job requires) lifting heavy loads.

(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?)

(3456)

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
DK.....	8
RF.....	9

GB75c.

(My job requires) stooping, kneeling or crouching.

(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?)

(3457)

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
DK.....	8
RF.....	9

GB75d.

My job requires good eyesight.

(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?)

(3458)

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
DK.....	8
RF.....	9

GB75e.

(My job requires) intense concentration or attention.

(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?)

(3459)

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
DK.....	8
RF.....	9

GB75f.

(My job requires) skill in dealing with other people.

(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?)

(3460)

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
DK.....	8
RF.....	9

~IF 3455(A)

GB76.

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.

~ELSE 3455(NA)

GB76.

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.

(3461)

GB76a.

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?

(3462)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

GB76b.

My job involves a lot of stress.

(Do you strongly agree, agree, disagree or strongly disagree with that statement?)

(3463)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

GB76c.

As I get older, I would prefer to gradually reduce the hours I work on this job, keeping my pay per hour the same.

(3464)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

GB76d.

I really enjoy going to work.

(3465)

STRONGLY AGREE.....	1
AGREE.....	2
DISAGREE.....	3
STRONGLY DISAGREE.....	4
DK.....	8
RF.....	9

SKIP to:(3470)

GB77X

(3469)

completely.....	1
partly.....	2
completely.....	3
partly.....	4

GB77.

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

(3471)

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

-Skip-(3478)

GB77a.

Is this your own business, a second job, the military reserves, or what?

ENTER ALL THAT APPLY.

(3472) (A1)

OWN BUSINESS.....	1,
SECOND JOB.....	2,
MILITARY RESERVES.....	3,
OTHER (SPECIFY).....	7,
DK.....	8,
RF.....	9,

if:(3472) (1 *TO* 3) *AND* (3472) (DK *OR* RF)
INVALID COMBINATION
BACK to:(3472)

GB78.

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

1-95 HOURS

(3473)

GB79. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

1-52 WEEKS (3474)

GB80. About how much do you earn before taxes from (this other job/these other jobs)?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Is that per hour, week, month, year, or what?

AMOUNT: (3475)

PER: (3476)

HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GB81. 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?

40-94 YEARS OF AGE
 95 NO "USUAL"
 96 ANSWER IN YEARS OF SERVICE (3478)

if: (3478) (40 *TO* 94 *OR* 95 *OR* DK *OR* RF)
 SKIP to: (3480)

GB81a. ENTER USUAL NUMBER OF YEARS OF SERVICE:

1-50 YEARS OF SERVICE (3479)

if: (218) (*NOT* 1)
 SKIP to: (3505)

GB82. Are you currently planning to stop working altogether or reduce work hours at a particular date or age, have you not given it much thought, or what?

DO NOT PROBE BUT ENTER ALL THAT APPLY.

(3480) (A1-A4)

STOP WORK ALTOGETHER.....01,
 NEVER STOP WORK.....02, -Skip-(3483)
 NOT GIVEN MUCH THOUGHT.....03, -Skip-(3483)
 NO CURRENT PLANS CONTINUE AS IS...04, -Skip-(3483)
 WORK FEWER HOURS.....05, -Skip-(3483)
 CHANGE KIND OF WORK.....06, -Skip-(3483)
 WORK FOR MYSELF.....07, -Skip-(3483)
 OTHER (SPECIFY).....97, -Skip-(3483)
 DK.....98, -Skip-(3483)
 RF.....99, -Skip-(3483)

GB82a. At what age do you plan to stop working?

25-94 YEARS OF AGE
 95 NEVER
 96 ANSWERED IN YEAR THAT WILL STOP WORKING (3481)

if: (3481) (25 *TO* 94 *OR* 95 *OR* DK *OR* RF)

SKIP to: (3483)

GB82a1.
ENTER YEAR PLANNING TO STOP WORKING:
1996-2020 YEAR PLANNING TO STOP WORKING
9996 NEVER (3482)

if: (3480) (*NOT* 5)
SKIP to: (3485)

GB82b.
At what age do you plan to start working fewer hours?
25-94 YEARS OF AGE
95 NEVER
96 YEAR PLANNING TO START WORKING FEWER HOURS (3483)

if: (3483) (25 *TO* 94 *OR* 95 *OR* DK *OR* RF)
SKIP to: (3485)

GB82b1.
ENTER YEAR PLANNING TO START WORKING FEWER HOURS:
1996-2020 YEAR PLANNING TO START WORKING FEWER HOURS (3484)

if: (3480) (*NOT* 6)
SKIP to: (3487)

GB82c.
At what age do you plan to change the kind of work you do?
25-94 YEARS OF AGE
95 NEVER
96 YEAR PLANNING TO CHANGE WORK (3485)

if: (3485) (25 *TO* 94 *OR* 95 *OR* DK *OR* RF)
SKIP to: (3487)

GB82c1.
ENTER YEAR PLANNING TO CHANGE WORK:
1996-2020 YEAR PLANNING TO CHANGE WORK (3486)

if: (3480) (*NOT* 7)
SKIP to: (3489)

GB82d.
At what age do you plan to start working for yourself?
25-94 YEARS OF AGE
95 NEVER
96 YEAR PLANNING SELF-EMPLOYMENT (3487)

if: (3487) (25 *TO* 94 *OR* 95 *OR* DK *OR* RF)
SKIP to: (3489)

GB82d1.
ENTER YEAR PLANNING TO START SELF-EMPLOYMENT:
1996-2020 YEAR STARTING SELF-EMPLOYMENT (3488)

GB83.

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

(3489)

COMPLETELY RETIRED.....1
 PARTLY RETIRED.....3
 NOT RETIRED AT ALL.....5 -Skip-(3497)
 NOT RELEVANT TO R.....7 -Skip-(3505)
 DK.....8
 RF.....9

if:(2643) (ANSWERED *AND* *NOT* DK *AND* *NOT* RF)
 SKIP to:(3492)

GB83a.

In what month and year did you (3469) (1/2) retire?

DO NOT PROBE FOR MONTH, ACCEPT DK

MONTH:

(3490)

YEAR:

(3491)

if:(2643) (1920 *TO* 1996)
 93-2643:
 SKIP to:(3493)

if:(1) (> = 0 *OR* < = 0)
 93-3491:
 SKIP to:(3493)

GB83c.RETIRE WHEN (3492)

if:(3492) (> 2)
 SKIP to:(3495)

GB84.

Thinking back to the time you (3469) (1/2) retired, was that something you wanted to do or something you felt you were forced into?

(3494)

WANTED TO DO.....1
 FORCED INTO.....2
 PART WANTED, PART FORCED.....3
 DK.....8
 RF.....9

if:(3489) (*NOT* 1)
 SKIP to:(3497)

GB85.

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

(3495)

VERY SATISFYING.....1
 MODERATELY SATISFYING.....2
 NOT AT ALL SATISFYING.....3
 DK.....8
 RF.....9

GB86.

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?

(3496)

BETTER.....1
 ABOUT THE SAME.....3
 NOT AS GOOD.....5
 RETIRED LESS THAN 1 YEAR AGO.....6
 DK.....8
 RF.....9

if:(3492) (> 2)
 SKIP to:(3505)

GB87.
 ~IF 3497(1)+3489(1)
 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.
 ~ELSE 3497(5)+3489(1)
 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, during your retirement, it has been very important, moderately important, somewhat important, or not important at all.
 ~ELSE 3497(5)+3489(N1)
 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 it is very important, moderately important, somewhat important, or not important at all.

GB87. (3497) (A1-A7)
 ~IF 3489(1)
 (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)
 ~ELSE 3489(N1)
 (Is this very important for you, moderately important, somewhat important, or not important at all?)

(3498)
 (3499) (A1-A7)

INTRO		INAP	VERY IMPORT	MODERA -TELY	SOMEWH -AT	NOT IMPORT	DK	RF
			-ANT	IMPORT	IMPORT	-ANT		
				-ANT	-ANT	AT ALL		

Poor health. #1.....0.....1.....2.....3.....4.....8.....9
 Wanted to do other things. #2.....0.....1.....2.....3.....4.....8.....9
 Didn't like the work. #3.....0.....1.....2.....3.....4.....8.....9
 Wanted to spend moretime with my family. #4.....0.....1.....2.....3.....4.....8.....9
 Being your own boss. #5.....0.....1.....2.....3.....4.....8.....9
 Being able to take it easy. #6.....0.....1.....2.....3.....4.....8.....9
 Having the chance to travel. #7.....0.....1.....2.....3.....4.....8.....9

GB88.
 ~IF 3489(1)
 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.
 ~ELSE 3489(N1)
 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.
 (3501) (A1-A3)
 ~IF 3489(1)
 (Does this bother you a lot, somewhat, a little, or not at all?)
 ~ELSE 3489(N1)
 (Does this worry you a lot, somewhat, a little, or not at all?)

~IF 3501(3)
 7 DIDN'T WORK

GB88.RET BAD LOOP (3503) (A1-A3)

INAP	A LOT	SOMEWH	A	NOT AT	DIDN'T	DK	RF
	-AT	LITTLE	ALL	WORK			

Not doing anything productive or useful. #1.....0.....1.....2.....3.....4.....7.....8.....9
 Illness or disability. #2.....0.....1.....2.....3.....4.....7.....8.....9
 Not having enough income

to get by. #3.....0.....1.....2.....3.....4.....7.....8.....9

if:(3516) (1 *TO* 10 *OR* 97) *AND* (3516) (DK *OR* RF)
INVALID COMBINATION
BACK to:(3516)

if:(150) (5) *OR* (185) (2)
SKIP to:(3543)

GB95.

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 (Wave 1 date)?

(3517)
YES.....1
NO.....5 -Skip-(3543)
DK.....8
RF.....9

GB95a.

How many of these special incentive offers have you received?

1-95 SPECIAL INCENTIVES

(3518)

COLUMN grid entry to(3541)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

~IF 3519(1)+3518(G1)
GB96a.

In what month and year was the first special incentive offered?

~ELSE 3519(2)+3518(G1)
GB96a.

In what month and year was the last special incentive offered?

~ELSE 3518(1)
GB96a.

In what month and year was the special incentive offered?

MONTH:

(3520)

YEAR:

(3521)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

(3521)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

(3522) GB96MY(3521-393) *12X+3520-391

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

GB97.

Which employer were you working for at the time?

ENTER FULL EMPLOYER NAME:

(3524)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

GB98.

Was the special incentive a cash bonus, improved pension benefits or what?

ENTER ALL THAT APPLY:

(3525)
INAP.....0,.....0,
CASH BONUS.....1,.....1,
IMPROVED BENEFITS.....2,.....2,
PERMANENT MEDICAL INSURANCE.....3,.....3,
TEMPORARY MEDICAL INSURANCE.....4,.....4,
TEMPORARY CASH BENEFIT.....5,.....5,
ADDITIONAL YEARS OF SERVICE CREDITED.....6,.....6,
OTHER (SPECIFY).....7,.....7,
DK.....8,.....8,
RF.....9,.....9,

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

GB99a.

How much did the cash bonus amount to?

AMOUNT:

(3526)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

GB99b.

How much did the extra pension benefits amount to?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per week, year, or a lump sum?

AMOUNT:

(3527)

PER:

(3528)

WEEK.....02
EVERY TWO WEEKS/BI-WEEKLY.....03
MONTH.....04
YEAR.....06
LUMP SUM.....95
OTHER (SPECIFY).....97
DK.....98
RF.....99

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))
SKIP to:(3543)

GB99c.

Until what age did you receive the temporary medical insurance?

35-80 AGE
96 ANSWERED YEAR

(3530)

if:(3518) (DK *OR* RF *OR* OUT;C)
SKIP to:(3543)

if:(3519) (> = (3518))

SKIP to: (3543)

GB99c2. PROBE IF NECESSARY: Until which year did you receive the temporary medical insurance? (3531)

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB99c3. How much did the temporary cash benefits amount to?
PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (3532)

PER: (3533)

- HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB99d. Until what age did you receive the temporary cash benefit?

35-80 AGE
96 ANSWERED YEAR (3535)

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB99d. PROBE IF NECESSARY: Until which year did you receive the temporary cash benefit?

(3536)

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB99e. How many years of service credit did you receive?

1-20 YEARS (3537)

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB99f. How much did others amount to?

AMOUNT: (3538)

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB100. Did you accept the incentive and leave that employer?

(3539)
INAP.....0
YES.....1
NO.....5
DK.....8
RF.....9

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB101. Was the special incentive important in your decision, or would you probably have left at about that time anyway?

(3540)
INAP.....
IMPORTANT IN MY DECISION.....1
I WOULD HAVE LEFT ANYWAY.....5
DK.....8
RF.....9

if: (3518) (DK *OR* RF *OR* OUT;C)
SKIP to: (3543)

if: (3519) (> = (3518))
SKIP to: (3543)

GB102. If you had been offered twice as much (to leave) at that time, would you have done so?

(3541)
INAP.....
YES.....1
NO.....5
DK.....8
RF.....9

END column grid from(3519)

GC2 TIME SECONDS (3542)

GC2 TIME SECONDS (3544)

if: (185) (1)
SKIP to: (3639)

if: (150) (*NOT* 1) *OR* (WAVE 1 INTERVIEW) (*NOT* REINTERVIEW)
SKIP to: (3696)

GC2. According to our records, in (Wave 1 date) you were self-employed. In what month and year did you stop working for yourself?
MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (3545)

YEAR: (3546)

GC2MY (3546-96-1900X) *12X+3545-9
-5 (3548)

if: (2623) (< = 520)
SKIP to: (3568)

GC3. Were you paid a regular salary or wages? (3551)

YES.....1
 NO.....5 -Skip-(3564)
 DK.....8
 RF.....9

GC3a. How much were you paid before taxes and other deductions?
 IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE.

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT: (3552)

PER: (3553)

HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GC4. Did you receive some or all of the net earnings or profits? (3564)

YES.....1
 NO.....5 -Skip-(3568)
 DK.....8
 RF.....9

GC4a. (In addition to your regular salary,) How much did you receive from net earnings or profits?

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

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT: (3565)

PER: (3566)

HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GC5. Why did you stop working at that business?
 DO NOT PROBE BUT ENTER ALL THAT APPLY (3568)

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

if: (3545) (DK *OR* RF) *OR* (3546) (DK *OR* RF)
SKIP to: (3573)

if: (3548) (< 2)
SKIP to: (3573)

GC6.

Were there any months between (Wave 1 date) and (3545) (3546)
when you did not work?

(3569)
YES.....1
NO.....5 -Skip-(3573)
DK.....8
RF.....9

GC6a.

Which months were those?
ENTER ALL THAT APPLY.

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
(3545), (3546)

(3570)

if: (3570) (1 *TO* 97) *AND* (3570) (DK *OR* RF)
UNACCEPTABLE COMBINATION-VERIFY ANSWERS
BACK to: (3570)

if: (2623) (< = 520)
SKIP to: (3696)

GC7.

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

(3573)
YES.....1
NO.....5 -Skip-(3696)
DK.....8
RF.....9

GC8.

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?

(3574)
TYPE A.....1 -Skip-(3585)
TYPE B.....2 -Skip-(3619)
BOTH TYPES.....3
DK.....8
RF.....9

GC8a.

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

AMOUNT:

(3575)

GC9.

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 ENTER ALL THAT APPLY.

(3585) (A1)
EXPECT FUTURE BENEFITS.....1, -Skip-(3609)
RECEIVING BENEFITS NOW.....2,
RECEIVED CASH SETTLEMENT.....3, -Skip-(3596)
ROLLED OVER INTO IRA.....4, -Skip-(3596)
LOST BENEFITS.....5, -Skip-(3596)
OTHER (SPECIFY).....7, -Skip-(3596)
DK.....8, -Skip-(3596)
RF.....9, -Skip-(3596)

GC9a. In what month and year did you start to receive these benefits?
MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
(CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (3586)
YEAR: (3587)

GC9b. How much are the benefits per month or year?
PROBE IF NECESSARY: Is that per month or year?

AMOUNT: (3591)
PER: (3592)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GC9c. Are the benefits adjusted for changes in the cost of living?
(3594)

YES.....1 -Skip-(3596)
NO.....5
DK.....8
RF.....9

GC9d. Have they ever been adjusted for changes in the cost of living?
(3595)

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

if: (3585) (2)
SKIP to: (3634)

if: (3585) (*NOT* 3)
SKIP to: (3598)

GC9e. RECEIVED CASH SETTLEMENT
How much did that amount to?

AMOUNT: (3596)

GC9f. What did you do with the money?
(3597) (A1)

BOUGHT DURABLES.....1,
SPENT IT.....2,
SAVED/INVESTED.....3,
PAID OFF DEBT.....4,
ROLLED INTO IRA.....5,
OTHER (SPECIFY).....7,
DK.....8,
RF.....9,

if: (3585) (*NOT* 4)
SKIP to: (3634)

GC9g. ROLLED OVER INTO IRA
How much did that amount to?

AMOUNT: (3598)

GC10. How many years altogether were you included in this plan?
 INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.
 1-50 NUMBER OF YEARS (3609)

GC11. At what age do you expect to start receiving (the rest of your) benefits from this plan?
 96 ALREADY RECEIVING ALL BENEFITS (3610)

if: (3610) (96)
 SKIP to: (3634)

GC12. 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?) (3611)

PERCENT OF PAY.....	1	
AMOUNT PER MONTH/YEAR.....	2	-Skip- (3613)
LUMP SUM.....	3	-Skip- (3616)
DK.....	8	
RF.....	9	

if: (3611) (DK *OR* RF)
 SKIP to: (3634)

GC12a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT.
 1-100 PERCENT
 PERCENT: (3612)

if: (3611) (1)
 SKIP to: (3634)

GC12b. PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (3613)
 PER: (3614)

HOUR.....	1
WEEK.....	2
EVERY TWO WEEKS/BI-WEEKLY.....	3
MONTH.....	4
TWICE A MONTH.....	5
YEAR.....	6
OTHER (SPECIFY).....	7
DK.....	8
RF.....	9

if: (3611) (2)
 SKIP to: (3634)

GC12d. ENTER LUMP SUM AMOUNT.
 AMOUNT: (3616)

GC13. How much money was in your account when you stopped working at that business?
 AMOUNT: (3619)

GC14.

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
CHOSE 7 (OTHER) AND RECORD ALL DETAILS.

- WITHDREW THE MONEY.....1 (3628) -Skip-(3634)
- ROLLED OVER INTO IRA.....2
- LEFT TO ACCUMULATE.....3
- CONVERT TO ANNUITY.....4 -Skip-(3630)
- OTHER (SPECIFY).....7 -Skip-(3634)
- DK.....8
- RF.....9

GC14a.

How much is in your account now?

AMOUNT: (3629)

if:(3628) (2 *OR* 3)
SKIP to:(3634)

GC14b.

How old were you when that annuity started?

1-90 AGE (3630)

GC14c.

How much are the benefits per month or year?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (3631)

PER: (3632)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GC15.

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

35-80 AGE
95 ANYTIME; NO AGE REQUIREMENT; ANY AGE (3634)

GC16.

According to our records, in (Wave 1 date) you were working for someone else. In what month and year did you stop working for that employer?

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (3639)

YEAR: (3640)

if:(3639) (96)
SKIP to:(3696)

GC16MY (3640-96-1900X) *12X+3639-
-95 (3642)

if:(2623) (< = 520)
SKIP to:(3648)

GC16b.

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

PROBE IF NECESSARY: Was that per hour, week, month, or year?

AMOUNT:

(3644)

PER:

(3645)

- HOUR.....1
- WEEK.....2
- EVERY TWO WEEKS/BI-WEEKLY.....3
- MONTH.....4
- TWICE A MONTH.....5
- YEAR.....6
- OTHER (SPECIFY).....7
- DK.....8
- RF.....9

GC17.

Why did you leave that employer?

PROBE IF NECESSARY: 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 ENTER ALL THAT APPLY:

(3648) (A1-A2)

- BUSINESS CLOSED.....01, -Skip-(3652)
- LAI D OFF/LET GO.....02, -Skip-(3652)
- POOR HEALTH/DISABLED.....03,
- FAMILY CARE.....04,
- BETTER JOB.....05,
- QUIT.....06,
- RETIRED.....07,
- OTHER (SPECIFY).....97,
- DK.....98,
- RF.....99,

if:(3648) (1 *TO* 7 *OR* 97) *AND* (3648) (DK *OR* RF)

INVALID COMBINATION

BACK to:(3648)

GC17a.

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

(3649)

- YES.....1
- NO.....5 -Skip-(3651)
- DK.....8 -Skip-(3651)
- RF.....9 -Skip-(3651)

GC17b.

How did it change?

CHOOSE ALL THAT APPLY

(3650) (A1-A2)

- SUPERVISOR ENCOURAGED DEPARTURE....01,
- COWORKER ENCOURAGED DEPARTURE.....02,
- WAGES REDUCED (OR ABOUT TO BE REDUCED).....03,
- HOURS REDUCED (OR ABOUT TO BE REDUCED).....04,
- WOULD HAVE BEEN LAID OFF.....05,
- NEW JOB DUTIES.....06,
- NEW JOB LOCATION.....07,
- BECAME ELIGIBLE FOR PENSION.....08,
- EMPLOYER CHANGED HEALTH INSURANCE.....09,
- SPECIAL EARLY RETIREMENT INCENTIVE OFFER.....10,
- OTHER (SPECIFY).....97,
- DK.....98,
- RF.....99,

if: (3650) (4) *OR* (2623) (< = 520)
SKIP to: (3652)

GC17c.

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

	(3651)
YES.....	1
NO.....	5
DK.....	8
RF.....	9

if: (3639) (DK *OR* RF) *OR* (3640) (DK *OR* RF) *OR* (3642) (< 2)
SKIP to: (3656)

GC18.

Between (Wave 1 date) when we last talked with you, and (3639) (3640) when you stopped working for someone else, were there any months when you were not working?

	(3652)
YES.....	1
NO.....	5 -Skip- (3656)
DK.....	8
RF.....	9

GC18a.

Which months were those?

ENTER ALL THAT APPLY.

MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND (MONTH STOPPED WORKING WAVE 1 EMPLOYER), (YEAR STOPPED WORKING WAVE 1 EMPLOYER)

(3653) (A1-A10)

if: (3653) (1 *TO* 97) *AND* (3653) (DK *OR* RF)
UNACCEPTABLE COMBINATION-VERIFY ANSWERS
BACK to: (3653)

if: (2623) (< = 520)
SKIP to: (3696)

GC19.

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

	(3656)
YES.....	1
NO.....	5 -Skip- (3696)
DK.....	8
RF.....	9

GC20.

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?

	(3657)
TYPE A.....	1 -Skip- (3659)
TYPE B.....	2 -Skip- (3688)
BOTH TYPES.....	3
DK.....	8
RF.....	9

GC20a.

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

AMOUNT:

(3658)

GC21.

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 ENTER ALL THAT APPLY.

	(3659) (A1-A2)
EXPECT FUTURE BENEFITS.....	1, -Skip- (3674)
RECEIVING BENEFITS NOW.....	2,
RECEIVED CASH SETTLEMENT.....	3, -Skip- (3674)
ROLLED OVER INTO IRA.....	4, -Skip- (3674)
LOST BENEFITS.....	5, -Skip- (3674)
OTHER (SPECIFY).....	7, -Skip- (3674)

DK.....8, -Skip-(3674)
RF.....9, -Skip-(3674)

GC21a. In what month and year did you start to receive these benefits?
MONTHS ENTERED MUST BE BETWEEN (WAVE 1 INTERVIEW MONTH), (WAVE 1 INTERVIEW YEAR) AND
(CURRENT MONTH TEXT), (CURRENT YEAR)

MONTH: (3660)
YEAR: (3661)

GC21c. How much are the benefits per month or year?
PROBE IF NECESSARY: Was that per month or year?

AMOUNT: (3669)
PER: (3670)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GC21e. Are the benefits adjusted for changes in the cost of living?
(3672)
YES.....1 -Skip-(3674)
NO.....5
DK.....8
RF.....9

GC21f. Have they ever been adjusted for changes in the cost of living?
(3673)
YES.....1
NO.....5
DK.....8
RF.....9

if:(3659) (*NOT* 3)
SKIP to:(3676)

GC21g. How much did the cash settlement amount to?
AMOUNT: (3674)

GC21h. What did you do with the money?
(3675) (A1)

BOUGHT DURABLES.....1,
SPENT IT.....2,
SAVED/INVESTED.....3,
PAID OFF DEBT.....4,
ROLLED INTO IRA.....5,
OTHER (SPECIFY).....7,
DK.....8,
RF.....9,

if:(3659) (*NOT* 4)
SKIP to:(3677)

GC21j. How much did the rollover amount to?
AMOUNT: (3676)

if:(3659) (*NOT* 1)
SKIP to:(3695)

GC22. How many years altogether were you included in this plan?
 INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.
 1-50 YEARS (3677)

GC23. At what age do you expect to start receiving (the rest of your) benefits from this plan?
 35-94 AGE
 96 ALREADY RECEIVING ALL BENEFITS (3678)

if: (3678) (96)
 CHANGE ANSWER - ALREADY RECEIVING BENEFITS
 BACK to: (3659)

GC24. 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?
 (3679)
 PERCENT OF PAY.....1
 AMOUNT PER MONTH/YEAR.....2 -Skip- (3684)
 LUMP SUM.....3 -Skip- (3687)
 DK.....8
 RF.....9

GC24a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT
 1-100 PERCENT
 PERCENT: (3683)
 if: (3679) (1)
 SKIP to: (3695)

GC24b. PROBE IF NECESSARY: How much do you expect to receive?
 PROBE IF NECESSARY: Was that per month or year?
 AMOUNT: (3684)
 PER: (3685)
 HOUR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9
 if: (3679) (2)
 SKIP to: (3695)

GC24d. ENTER LUMP SUM AMOUNT.
 AMOUNT: (3687)
 if: (3679) (3)
 SKIP to: (3695)
 if: (3657) (*NOT* 2)
 SKIP to: (3695)

GC25. How much money was in your account when you left that employer?
AMOUNT: (3688)

GC26. 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, ENTER 7 - OTHER AND RECORD ALL DETAILS.
(3689)
WITHDREW THE MONEY.....1 -Skip-(3695)
ROLLED OVER INTO IRA.....2
LEFT TO ACCUMULATE.....3
CONVERT TO ANNUITY.....4 -Skip-(3691)
OTHER (SPECIFY).....7 -Skip-(3695)
DK.....8
RF.....9

GC26a. How much is in your account now?
AMOUNT: (3690)

if:(3689) (2 *OR* 3)
SKIP to:(3695)

GC26b. How old were you when that annuity started?
1-80 AGE (3691)

GC26c. How much are the benefits per month or year?
PROBE IF NECESSARY: Was that per month or year?
AMOUNT: (3692)

PER: (3693)
HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GC27. What is the earliest age at which you could have left that employer and begun to receive pension benefits?
30-94 AGE
95 ANYTIME; NO AGE REQUIREMENT; ANY AGE (3695)

if:(218) (*NOT* 1)
SKIP to:(3727)

GC28. Have you been doing anything to find work during the last four weeks?
(3696)
YES.....1
NO.....5 -Skip-(3705)
DK.....8
RF.....9

GC29.

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

(3697)

PART-TIME.....1
 FULL-TIME.....2
 EITHER KIND.....3
 DK.....8
 RF.....9

GC30.

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

(3698)

SAME.....1 -Skip-(3700)
 EITHER OR BOTH.....2 -Skip-(3700)
 DIFFERENT.....3
 DK.....8 -Skip-(3700)
 RF.....9 -Skip-(3700)

GC30a.

How would it be different?

(3699)

GC30b.

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

AMOUNT:

(3700)

PER:

(3701)

HOOR.....1
 WEEK.....2
 EVERY TWO WEEKS/BI-WEEKLY.....3
 MONTH.....4
 TWICE A MONTH.....5
 YEAR.....6
 OTHER (SPECIFY).....7
 DK.....8
 RF.....9

GC32.

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

(3703)

READ ADS.....01, -Skip-(3705)
 ATTEND SCHOOL OR RECEIVED OTHER
 TRAINING.....02, -Skip-(3705)
 CHECKED WITH PUBLIC EMPLOYMENT
 AGENCY.....03, -Skip-(3705)
 CHECK WITH PRIVATE EMPLOYMENT
 AGENCY.....04, -Skip-(3705)
 VISITED EMPLOYERS DIRECTLY.....05,
 TELEPHONED OR WROTE EMPLOYERS
 DIRECTLY.....06,
 ASKED FRIENDS OR RELATIVES.....07, -Skip-(3705)
 PLACED OR ANSWERED ADS.....08, -Skip-(3705)
 DID NOTHING (SPECIFY).....96, -Skip-(3710)
 OTHER (SPECIFY).....97, -Skip-(3705)
 DK.....98, -Skip-(3705)
 RF.....99, -Skip-(3705)

if:(3703)(1 *TO* 8 *OR* 97 *OR* DK *OR* RF) *AND* (3703)(96)
 ERROR IN CODE COMBINATION
 BACK to:(3703)

~IF 3703(5+N6)
GC32e1f1.
How many employers did you visit?
~ELSE 3703(6+N5)
GC32e1f1.
How many employers did you call or write?
~ELSE
GC32e1f1.
How many employers did you visit, call, or write?

(3704)

if:(3703)(1 *TO* 99)
SKIP to:(3711)

GC33. Do you currently want a job, either full-time or part-time?

(3705)

YES.....1
DEPENDS.....3
NO.....5 -Skip-(3711)
CAN'T WORK.....6 -Skip-(3711)
DK.....8
RF.....9

GC33a. Would you prefer full-time or part-time?

(3706)

PART-TIME.....1
FULL-TIME.....2
EITHER.....3
DK.....8
RF.....9

GC35. If someone offered you a regular job now, how high would
the wage or salary have to be for you to take it?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE
AMOUNT:

(3707)

PER:

(3708)

HOURLY.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

GC36. What is the main reason you were not looking for work during the
last four weeks?

DO NOT READ CATEGORIES

(3710)

BELIEVES NOTHING AVAILABLE IN
LINE OF WORK.....01
DOESN'T BELIEVE CAN FIND WORK.....02
DOESN'T HAVE NEEDED SKILLS/
EXPERIENCE.....03
BELIEVES EMPLOYERS THINK TOO
OLD.....04
BELIEVES EMPLOYERS WON'T HIRE
OLDER WOMEN OR MINORITIES.....05
POOR HEALTH, DISABILITY.....06
FAMILY RESPONSIBILITIES/CHILD
RESPONSIBILITIES.....07
TRANSPORTATION PROBLEMS.....08
NO PARTICULAR REASON.....95
OTHER (SPECIFY).....97
DK.....98

GC41.

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

(3711)

COMPLETELY RETIRED.....	1
PARTLY RETIRED.....	3
NOT RETIRED AT ALL.....	5 -Skip-(3719)
NOT RELEVANT TO R.....	7 -Skip-(3728)
DK.....	8
RF.....	9

if:(2643) (ANSWERED *AND* *NOT* DK *AND* *NOT* RF)
 SKIP to:(3714)
 GC41a.

In what month and year did you (3469) (3/4) retire?

DO NOT PROBE FOR MONTH, ACCEPT DK

MONTH:

(3712)

YEAR:

(3713)

if:(2643) (1920 *TO* 1996)
 93-2643:
 SKIP to:(3715)

if:(1) (> = 0 *OR* < = 0)
 93-3713:
 SKIP to:(3715)

GC41c.RETIRE WHEN

(3714)

if:(3714) (> 2)
 SKIP to:(3718)

GC42.

Thinking back to the time you (3469) (3/4) retired, was that something you wanted to do or something you felt you were forced into?

(3716)

WANTED TO DO.....	1
FORCED INTO.....	2
PART WANTED, PART FORCED.....	3
DK.....	8
RF.....	9

if:(3711) (*NOT* 1)
 SKIP to:(3719)

GC43.

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

(3717)

VERY SATISFYING.....	1
MODERATELY SATISFYING.....	2
NOT AT ALL SATISFYING.....	3
DK.....	8
RF.....	9

if:(3714) (> 2)
 SKIP to:(3728)

GC44.

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?

(3718)

BETTER.....	1
ABOUT THE SAME.....	3
NOT AS GOOD.....	5
RETIRED LESS THAN 1 YEAR AGO.....	6
DK.....	8
RF.....	9

GC45.

~IF 3719(1)+3711(1)

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.

~ELSE 3719(5)+3711(1)

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, during your retirement, it has been very important, moderately important, somewhat important, or not important at all.

~ELSE 3719(5)+3711(N1)

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 it is very important, moderately important, somewhat important, or not important at all.

GC45.

(3719) (A1-A7)

~IF 3711(1)

(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or

~ELSE 3711(N1)

(Is this very important for you, moderately important, somewhat important, or not important at all?)

(3720)

(3721) (A1-A7)

INTRO

INAP	VERY	MODERA	SOMEWH	NOT	DK	RF
	IMPORT	-TELY	-AT	IMPORT		
	-ANT	IMPORT	IMPORT	-ANT		
		-ANT	-ANT	AT ALL		

Poor health.	#1.....0.....1.....2.....3.....4.....8.....9
Wanted to do other things.	#2.....0.....1.....2.....3.....4.....8.....9
Didn't like the work.	#3.....0.....1.....2.....3.....4.....8.....9
Wanted to spend more time with my family.	#4.....0.....1.....2.....3.....4.....8.....9
Being your own boss.	#5.....0.....1.....2.....3.....4.....8.....9
Being able to take it easy.	#6.....0.....1.....2.....3.....4.....8.....9
Having the chance to travel.	#7.....0.....1.....2.....3.....4.....8.....9

GC46.

~IF 3711(1)

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.

~ELSE 3711(N1)

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.

(3723)

~IF 3711(1)

(Does this bother you a lot, somewhat, a little, or not at all?)

~ELSE 3711(N1)

(Does this worry you a lot, somewhat, a little, or not at all?)

~IF 3724(3)

7 DIDN'T WORK

GC46.RET BAD LOOP

(3725) (A1-A3)

INAP	A	LOT	SOMEWH	A	NOT	AT	DIDN'T	DK	RF
			-AT	LITTLE	ALL		WORK		

Not doing anything productive or useful.	#1.....0.....1.....2.....3.....4.....7.....8.....9
Illness or disability.	#2.....0.....1.....2.....3.....4.....7.....8.....9
Not having enough income to get by.	#3.....0.....1.....2.....3.....4.....7.....8.....9

if:(WAVE 1 INTERVIEW) (*NOT* REINTERVIEW)
SKIP to:(3768)

if:(2652)(1) *OR* (2652)(ANSWERED)
SKIP to:(3729)

GC47. Since (Wave 1 date), have you done any work for pay? (3728)
YES.....1
NO.....5
DK.....8
RF.....9

GC53. 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 (Wave 1 date)? (3740)
YES.....1
NO.....5 -Skip-(3768)
DK.....8
RF.....9

GC53a. How many of these special incentive offers have you received?
1-15 SPECIAL INCENTIVES (3741)

COLUMN grid entry to(3767)

if:(3741)(DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742)(> = (3741))
SKIP to:(3768)

~IF 3742(1)+3741(G1)

GC54a. In what month and year was the first special incentive offered?

~ELSE 3742(2)+3741(G1)

GC54a. In what month and year was the last special incentive offered?

~ELSE 3741(1)

GC54a. In what month and year was the special incentive offered?

MONTH:

(3743) (A1)

YEAR:

(3744) (A1)

if:(3741)(DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742)(> = (3741))
SKIP to:(3768)

GC55. Which employer were you working for at the time?

ENTER FULL EMPLOYER NAME:
F2 IF NOT ON LIST

(3749) (A1)
INAP.....
^2820.....2.....2
DK.....8.....8
RF.....9.....9

if:(3741)(DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742)(> = (3741))

SKIP to: (3768)

GC56.

Was the special incentive a cash bonus, improved pension benefits or what?

ENTER ALL THAT APPLY:

(3750) (A1)

INAP.....0,.....0,
 CASH BONUS.....1,.....1,
 IMPROVED BENEFITS.....2,.....2,
 PERMANENT MEDICAL INSURANCE.....3,.....3,
 TEMPORARY MEDICAL INSURANCE.....4,.....4,
 TEMPORARY CASH BENEFIT.....5,.....5,
 ADDITIONAL YEARS OF SERVICE CREDITED.....6,.....6,
 OTHER (SPECIFY).....7,.....7,
 DK.....8,.....8,
 RF.....9,.....9,

if:(3741) (DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742) (> = (3741))
SKIP to:(3768)

GC57a.

How much did the cash bonus amount to?

AMOUNT:

(3751) (A1)

if:(3741) (DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742) (> = (3741))
SKIP to:(3768)

GC57b.

How much did the extra pension benefits amount to?

IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE

PROBE IF NECESSARY: Was that per week, year or a lump sum?

AMOUNT:

(3752)

PER:

(3753)

WEEK.....02
 EVERY TWO WEEKS/BI-WEEKLY.....03
 MONTH.....04
 YEAR.....06
 LUMP SUM.....95
 OTHER (SPECIFY).....97
 DK.....98
 RF.....99

if:(3741) (DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742) (> = (3741))
SKIP to:(3768)

GC57C.

Until what age did you receive the temporary medical insurance?

35-80 AGE
96 ANSWERED YEAR

(3755) (A1)

if:(3741) (DK *OR* RF *OR* OUT;C)
SKIP to:(3768)

if:(3742) (> = (3741))
SKIP to:(3768)

GC57E.

PROBE IF NECESSARY: Until which year did you receive the temporary medical insurance?

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC57d.

How much did the temporary cash benefits amount to?

PROBE IF NECESSARY: Was that per month or year?

AMOUNT:

(3757) (A1)

PER:

(3758) (A1)

HOUR.....1
WEEK.....2
EVERY TWO WEEKS/BI-WEEKLY.....3
MONTH.....4
TWICE A MONTH.....5
YEAR.....6
OTHER (SPECIFY).....7
DK.....8
RF.....9

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC57d.

Until what age did you receive the temporary cash benefit?

35-80 AGE
96 ANSWERED YEAR

(3760) (A1)

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC57d.

PROBE IF NECESSARY: Until which year did you receive the temporary cash benefit?

(3761) (A1)

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC57e.

How many years of service credit did you receive?

1-20 YEARS

(3762) (A1)

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC57f.

How much did others amount to?

AMOUNT:

(3763) (A1)

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC58. Did you accept the incentive and leave that employer?

(3764) (A1)
INAP.....
YES.....1.....1
NO.....5.....5
DK.....8.....8
RF.....9.....9

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC59. Was the special incentive important in your decision, or would you probably have left at about that time anyway?

(3765) (A1)
INAP.....
IMPORTANT IN MY DECISION.....1.....1
I WOULD HAVE LEFT ANYWAY.....5.....5
DK.....8.....8
RF.....9.....9

if: (3741) (DK *OR* RF *OR* OUT;C)
SKIP to: (3768)

if: (3742) (> = (3741))
SKIP to: (3768)

GC60. If you had been offered twice as much (to leave) at that time, would you have done so?

(3766) (A1)
INAP.....
YES.....1.....1
NO.....5.....5
DK.....8.....8
RF.....9.....9

END column grid from(3742)

GASSIST

IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS
IN SECTION G - WORK?

(3768)
INAPs.....0
NEVER.....1
A FEW TIMES.....2
MOST OR ALL OF THE TIME.....3

G/H TIME STAMP (3769)

SKIP to: (3776)