

BRANCHPOINT: IF RESPONDENT HAS DIED AND THIS IS A PROXY INTERVIEW, GO TO G2, CODE IT 5 (NOT DOING WORK FOR PAY), AND THEN PROCEED AS INDICATED THROUGH THE QUESTIONNAIRE.

G1. Now I'm going to ask you some questions about your current employment situation. Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a homemaker, or what? [DO NOT PROBE BUT CHECK ALL THAT APPLY.]

IF R IS "WORKING NOW" AND ANY OTHER CATEGORY, ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS ON THIS PAGE, THEN GO TO NEXT PAGE, G3.

1. WORKING NOW

----->MARK "YES" AT G2 BELOW

2. UNEMPLOYED AND  
LOOKING FOR WORK

----->

G1a. In what month and year did you become unemployed?

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

GO TO NEXT STATUS OR G2

3. TEMPORARILY LAID OFF;  
ON SICK OR OTHER LEAVE

----->

G1c. Do you expect to go back to this job?

1. YES

5. NO

---->GO TO NEXT STATUS OR G2

↓

G1d. In what month and year did you last work on this job?

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

IWER READ: The next questions are about the job you expect to go back to. [MARK G2 "YES" AND GO TO G3.]

4. DISABLED

----->

IF R WAS NOT DISABLED AT PREVIOUS INTERVIEW:

G1f. In what month and year did you become disabled? DO NOT PROBE FOR MONTH.

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

GO TO NEXT STATUS OR G2

5. RETIRED

----->

IF R WAS NOT RETIRED AT PREVIOUS INTERVIEW:

G1h. In what month and year did you retire? DO NOT PROBE FOR MONTH.

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

GO TO NEXT STATUS OR G2

6. HOMEMAKER

7. OTHER

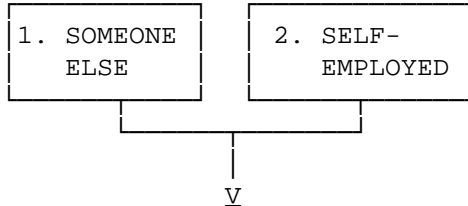


GO TO G2

G2. Are you doing any work for pay at the present time?

1. YES -->CONTINUE WITH G3      5. NO -->GO TO BRANCHPOINT AFTER G3

G3. On your current (main) job, do you work for someone else, are you self-employed, or what? [IF R SAYS, "I RUN MY OWN BUSINESS" CHECK "SELF-EMPLOYED".]



BRANCHPOINT: REFERENCE PREVIOUS INTERVIEW (ABBREVIATED "IW" HEREAFTER)

1. CURRENTLY WORKING FOR SOMEONE ELSE (G3=1) AND EMPLOYEE AT PREVIOUS IW --> GO TO G19
2. NOT CURRENTLY WORKING FOR SOMEONE ELSE (G2<sup>1</sup> OR G3<sup>1</sup>) AND EMPLOYEE AT PREVIOUS IW @ GO TO G26
3. SELF-EMPLOYED AT PREVIOUS IW AND NOT CURRENTLY SELF-EMPLOYED (G3<sup>1</sup>2)--> CONTINUE WITH G5
4. ALL OTHERS --> GO TO BRANCHPOINT BEFORE G39

G5. According to our records, in [MONTH/YEAR OF PREVIOUS IW], you were self-employed. In what month and year did you stop working for yourself?

[ \_\_\_\_\_ MONTH / \_\_\_\_\_ YEAR ]

96. STILL WORKING FOR SELF (AS SECOND JOB)

97. DENIES BEING SELF-EMPLOYED AT PREVIOUS IW

BRANCHPOINT:

1. DENIES BEING SELF-EMPLOYED AT PREVIOUS INTERVIEW --> GO TO BRANCHPOINT BEFORE G39
2. IF MONTH/YEAR GIVEN IN G5/5a MINUS MONTH/YEAR OF PREVIOUS IW IS LESS THAN 2 MONTHS --> GO TO G6
3. IF G5/5a NOT "STILL WORKING FOR SELF (AS SECOND JOB)" --> GO TO G6

G5b. Were there any months since (MONTH/YEAR OF PREVIOUS IW) when you were not working for pay?

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

GO TO BRANCHPOINT BEFORE G39

Y

G5c. Which months were those? (CHECK ALL THAT APPLY.)

MONTHS ENTERED MUST BE BETWEEN MONTH/YEAR OF PREVIOUS INTERVIEW AND MONTH/YEAR OF THIS IW.

1994	01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
1995	13. JAN	14. FEB	15. MAR	16. APR	17. MAY	18. JUN	19. JUL	20. AUG	21. SEP	22. OCT	23. NOV	24. DEC
1996	25. JAN	26. FEB	27. MAR	28. APR	29. MAY	30. JUN	31. JUL	32. AUG	33. SEP	34. OCT	35. NOV	36. DEC

37. ALL OF 1994 AFTER PREVIOUS INTERVIEW

38. ALL OF 1995

39. ALL OF 1996 TO DATE

97. OTHER (SPECIFY)

98. DK

99. RF

GO TO BRANCHPOINT BEFORE G39

G6. Were you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
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GO TO G7

G6a/b. How much were you paid before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

0. NONE	X97. OTHER (SPECIFY)
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G7. Did you receive some or all of the net earnings or profits?

1. YES	5. NO	8. DK	9. RF
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GO TO G28

G7a/b. (In addition to your regular salary,) How much did you receive from net earnings or profits?

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

a: AMOUNT PER b: TIME PERIOD

0. NONE	X97. OTHER (SPECIFY)
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GO TO G28
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BRANCHPOINT: IF EMPLOYER NAME GIVEN AT PREVIOUS IW, GO TO G19b

G19a. According to our records, you were employed in [MONTH/YEAR OF PREVIOUS IW]. Are you still working for that same employer?

1. YES	5. NO	7. DENIES WORKING AT PREVIOUS IW	8. DK	9. NA
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GO TO G20      GO TO G26      GO TO BRANCHPOINT BEFORE G39

G19b. According to our records, in [MONTH/YEAR OF PREVIOUS IW] you were working for [NAME OF PREVIOUS EMPLOYER]. Are you still working there?

1. YES	5. NO	7. DENIES WORKING FOR WAVE I EMPLOYER	8. DK	9. RF
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GO TO G26      GO TO BRANCHPOINT BEFORE G39

G20. Were there any months since (MONTH/YEAR OF PREVIOUS IW) when you did not work for [IF EMPLOYER NAME AT PREVIOUS IW KNOWN: EMPLOYER AT PREVIOUS IW] / [IF EMPLOYER NAME AT PREVIOUS IW NOT KNOWN: this employer]?

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

G20a. Which months were those? (CHECK ALL THAT APPLY.) [WAVE I DATE GIVEN AS REFERENCE]

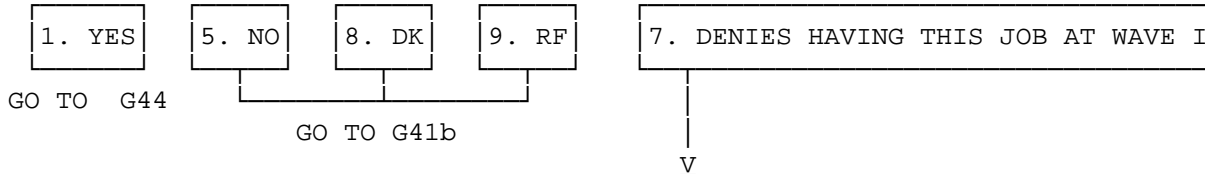
MONTHS ENTERED MUST BE BETWEEN MONTH/YEAR OF PREVIOUS INTERVIEW AND MONTH/YEAR OF CURRENT IW.

1994	01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
1995	13. JAN	14. FEB	15. MAR	16. APR	17. MAY	18. JUN	19. JUL	20. AUG	21. SEP	22. OCT	23. NOV	24. DEC
1996	25. JAN	26. FEB	27. MAR	28. APR	29. MAY	30. JUN	31. JUL	32. AUG	33. SEP	34. OCT	35. NOV	36. DEC

37. ALL OF 1994 AFTER PREVIOUS INTERVIEW	38. ALL OF 1995	39. ALL OF 1996 TO DATE
97. OTHER (SPECIFY)	98. DK	99. RF

BRANCHPOINT: IF JOB TITLE NOT GIVEN IN PREVIOUS IW, GO TO G41a

G21. In (MONTH/YEAR OF PREVIOUS IW) our records indicate that your job title was (TITLE GIVEN IN PREVIOUS IW). Is this still the case?



G22. What was your job title in [MONTH/YEAR OF PREVIOUS IW]? (The title that your employer uses?)  
 \_\_\_\_\_

G23. What sort of work did you do? (Tell me a little more about what you did.)  
 \_\_\_\_\_

G24. What is your job title now? (The title that your employer uses?)  
 \_\_\_\_\_

G25. What sort of work do you do now? (Tell me a little more about what you do.)  
 \_\_\_\_\_

GO TO G43

G26/26a. IF CURRENTLY WORKING FOR SOMEONE ELSE (G3=1):  
 In what month and year did you stop working for [IF EMPLOYER NAME AT PREVIOUS INTERVIEW KNOWN: EMPLOYER] / [IF EMPLOYER NAME AT PREVIOUS IW NOT KNOWN: that employer]?

ALL OTHERS:  
 According to our records, you were working (IF PREVIOUS EMPLOYER NAME KNOWN: for PREVIOUS EMPLOYER NAME) in (MONTH/YEAR OF PREVIOUS IW). In what month and year did you stop working for that employer?

_____ MONTH / _____ YEAR G26                                      G26a	96. STILL WORKING FOR WAVE I EMPLOYER	
GO BACK TO G19 AND CHANGE TO "YES"		

G27/27a. What were you earning, before deductions, when you left that employer?  
 IF PER HOUR BE SURE TO ADD 00 FOR CENTS IF THERE ARE NONE.

27: AMOUNT PER 27a: TIME PERIOD	0. NONE	X97. OTHER (SPECIFY)
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G28. IF NOT SELF-EMPLOYED AT PREVIOUS IW:

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

IF SELF-EMPLOYED AT PREVIOUS IW:

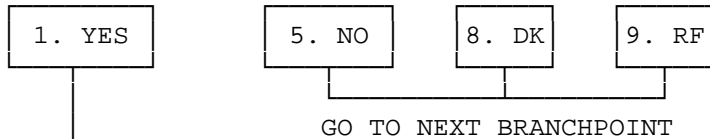
Why did you stop working at that business?

[DO NOT PROBE BUT CHECK ALL THAT APPLY.]

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

BRANCHPOINT:	IF G28=01 --> GO TO BRANCHPOINT BEFORE G29
	IF SELF-EMPLOYED AT PREVIOUS IW @ GO TO BRANCHPOINT BEFORE G29
	IF G28=02 --> GO TO G28d

G28a. Did your employment situation change in some way that encouraged you to leave?



V  
G28b.

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

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

BRANCHPOINT:	1. IF G28b=04 ("HOURS REDUCED"), GO TO G28d
	2. ALL OTHERS --> CONTINUE WITH G28c



G28c. If your employer had allowed you to work fewer hours with correspondingly less pay, would you have continued working there?

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

G28d. Did your employer experience a permanent reduction in employment between MONTH/YEAR OF PREVIOUS INTERVIEW and the time you were leaving?

DEFINITION: PERMANENT EMPLOYMENT REDUCTIONS ARE SOMETIMES CALLED "DOWNSIZING"; "LAYOFFS" CAN BE PERMANENT OR TEMPORARY.

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

BRANCHPOINT:            IF G26/26a DK OR RF --> GO TO G30

                          IF MONTH/YEAR GIVEN IN G26/26a MINUS MONTH/YEAR OF PREVIOUS IW IS 1 MONTH OR LESS --> GO TO G30

                          IF G5/5a DK OR RF --> GO TO G30

                          IF MONTH/YEAR GIVEN IN G5/5a MINUS MONTH/YEAR OF PREVIOUS IW IS 1 MONTH OR LESS --> GO TO G30

G29. Were there any months between (MONTH/YEAR OF PREVIOUS IW) and (MONTH/YEAR GIVEN IN G26 OR MONTH/YEAR GIVEN IN G5) when you did not work (SELF-EMPLOYED AT PREVIOUS IW: at this business/ALL OTHERS: for this employer?

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

GO TO G30

↓  
 V  
 G29a.

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

MONTHS ENTERED MUST BE BETWEEN MONTH/YEAR OF PREVIOUS INTERVIEW AND MONTH/YEAR FROM G5 OR G26.

1994	01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
1995	13. JAN	14. FEB	15. MAR	16. APR	17. MAY	18. JUN	19. JUL	20. AUG	21. SEP	22. OCT	23. NOV	24. DEC
1996	25. JAN	26. FEB	27. MAR	28. APR	29. MAY	30. JUN	31. JUL	32. AUG	33. SEP	34. OCT	35. NOV	36. DEC

37. ALL OF 1994 AFTER PREVIOUS INTERVIEW   
  38. ALL OF 1995   
  39. ALL OF 1996 TO DATE

97. OTHER (SPECIFY)   
  98. DK   
  99. RF

G30. [IF NOT SELF-EMPLOYED AT PREVIOUS IW:]

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

[IF SELF-EMPLOYED AT PREVIOUS IW:]

Aside from IRAs or Keogh plans, were you included in a pension or retirement plan, or in any tax-deferred savings plan, through your work?

1. YES	5. NO	8. DK	9. RF
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GO TO BRANCHPOINT BEFORE G39

V

G31. I would like to know what type of plan this was. In some retirement plans, Type A, benefits are usually based on a formula involving age, years of service, and salary. In other plans, Type B, money is accumulated in an account for you. Was your plan Type A or Type B?

1. TYPE A	2. TYPE B	3. BOTH TYPES	8. DK	9. RF
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GO TO G32

GO TO G36  
BEFORE G39

GO TO G32

GO TO BRANCHPOINT

V

G31a. For the part of your pension where money is accumulated in an account, how much money was in your account when you left that (IF SELF-EMPLOYED AT PREVIOUS WAVE: business/ALL OTHERS: employer)?

0. NONE

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

X97. OTHER (SPECIFY)

G31b. When you left that (IF SELF-EMPLOYED AT PREVIOUS IW: business/ALL OTHERS: employer), did you withdraw the money, roll it over into an IRA, leave it to accumulate in your old plan, convert it to an annuity, or what? [DO NOT PROBE BUT IF MORE THAN ONE RESPONSE GIVEN, CHECK BOX 7 AND RECORD ALL DETAILS.]

1. WITHDREW THE MONEY

≥GO TO G32

2. ROLLED OVER INTO IRA

3. LEFT TO ACCUMULATE

≥

G31c. How much is in your account now?

\$ \_\_\_\_\_  0. NONE  X97. OTHER (SPEC)

GO TO G32

4. CONVERT TO ANNUITY

≥

G31d. How old were you when that annuity started?  
NOTE: IF R INDICATES THAT BENEFITS HAVE NOT YET STARTED, ASK AT WHAT AGE THEY WILL BEGIN, AND NOTE THIS IN THE COMMENT BOX.

\_\_\_\_\_ AGE

G31e/f. How much are the benefits per month or year? NOTE: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE.

e: AMOUNT PER f: TIME PERIOD

0. NONE  X97. OTHER (SPECIFY)

GO TO G32

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

G32. (IF G31=3: Now, about the part of your pension where benefits are based on a formula.) Do you expect to receive benefits from this plan in the future, are you receiving benefits now, did you get a cash settlement when you left, did you lose your benefits, or what?

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

1. EXPECT FUTURE BENEFITS —> GO TO G34

2. RECEIVING BENEFITS NOW —>

G32a/b. In what month and year did you start to receive these benefits?

a: MONTH      b: YEAR

G32c/d. How much are the benefits per month or year?

c: AMOUNT PER d: TIME PERIOD

G32e. Are the benefits adjusted for changes in the cost of living?

1. YES    5. NO    8. DK    9. RF

GO TO G38

G32f. Have they ever been adjusted for changes in the cost of living?

1. YES    5. NO    8. DK    9. RF

GO TO G38

3. RECEIVED CASH SETTLEMENT —>

G32g. How much did the cash settlement amount to?

\$\_\_\_\_\_ 0. NONE    X97. OTHER (SPEC)

G32h. What did you do with the money?

1. BOUGHT DURABLES    2. SPENT IT    3. SAVED/ INVESTED

4. PAID OFF DEBT    5. ROLLED INTO IRA    7. OTHER (SPECIFY)

GO TO G38

4. ROLLED OVER INTO IRA —>

G32j. How much did that rollover amount to?

\$\_\_\_\_\_ 0. NONE    X97. OTHER (SPEC)

GO TO G38

5. LOST BENEFITS —> GO TO G38

7. OTHER (SPECIFY:)

G34. At what age do you expect to start receiving (the rest of your) benefits from this plan?

\_\_\_\_\_ AGE

96. ALREADY RECEIVING ALL BENEFITS	98. DK	99. RF
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[MAKE SURE BENEFITS ARE RECORDED AT G32a - G32f]  
GO TO G38

V

G35. About how much do you expect these benefits to be, as a proportion of your pay when you left that job, or as an amount per month or year when you start receiving them?

1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
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GO TO G35b                      GO TO G35d                      GO TO G38

V

G35a. ENTER THE PERCENT OF FINAL PAY.

\_\_\_\_\_ % --> GO TO G38

G35b/c. PROBE IF NECESSARY: How much do you expect to receive? Was that per month or year?

AMOUNT PER TIME PERIOD	97. OTHER (SPECIFY)	98. DK	99. RF
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ALL RESPONSES: GO TO G38

G35d. ENTER LUMP SUM AMOUNT.

\$ _____	0. NONE	X97. OTHER (SPECIFY)	X98. DK	X99. RF
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GO TO G38

G36. How much money was in your account when you left that (IF SELF-EMPLOYED AT PREVIOUS IW: business/ALL OTHERS: employer)?

\$ \_\_\_\_\_  0. NONE  X97. OTHER (SPECIFY)

G37. When you left that (IF SELF-EMPLOYED AT PREVIOUS IW: business/ALL OTHERS: employer), did you withdraw the money, roll it over into an IRA, leave it to accumulate in your old plan, convert it to an annuity, or what? [DO NOT PROBE BUT IF MORE THAN ONE RESPONSE GIVEN, CHECK BOX 7 AND RECORD ALL DETAILS.]

1. WITHDREW THE MONEY → ≥ GO TO G38

2. ROLLED OVER INTO IRA  
 3. LEFT TO ACCUMULATE → ≥

G37a. How much is in your account now?  
 \$ \_\_\_\_\_  0. NONE  X97. OTHER (SPEC)  
 GO TO G38

4. CONVERT TO ANNUITY → ≥

G37b. How old were you when that annuity started?  
 NOTE: IF R INDICATES THAT BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE.  
 \_\_\_\_\_ AGE

G37c/d. How much are the benefits per month or year? NOTE: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE.  
 c: AMOUNT PER d: TIME PERIOD  
 0. NONE  X97. OTHER (SPECIFY)  
 GO TO G38

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

∨

G38. What is the earliest age at which you could have left that (IF SELF-EMPLOYED AT PREVIOUS IW: business/ALL OTHERS: employer) and begun to receive pension benefits?

\_\_\_\_\_ AGE  X95. NO AGE REQUIREMENT  X98. DK  X99. RF

BRANCHPOINT: IF G2<sup>1</sup>1 (NOT CURRENTLY WORKING) @ GO TO G115

IF G3=2 (CURRENTLY SELF-EMPLOYED) @ GO TO G41a

ALL OTHERS @ GO TO G39

G39. For whom do you work (G5=X96: on your main job / ELSE: now)? (What is the [company's/organization's] name?)

\_\_\_\_\_

NAME OF CURRENT EMPLOYER

DK

RF

GO TO G41a

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

G40. What is the address of the place where you work? (I will need the mailing address, city, state, and zip code.) (PROBE IF NECESSARY: I will need the mailing address, city, state, and zip code.)

RECORD ADDRESS OF EMPLOYER

G41a. [IF G3<sup>1</sup>2 (NOT SELF-EMPLOYED):] What kind of business or industry do you work in--that is, what do they make or do at the place where you work?

[IF G3=2 (SELF-EMPLOYED):]

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?)

BRANCHPOINT: IF G3=2 (SELF-EMPLOYED), GO TO G42

G41b. What is the official title of your job? (The title that your employer uses?)

\_\_\_\_\_

OFFICIAL JOB TITLE

G42. What sort of work do you do? (Tell me a little more about what you do.)

BRANCHPOINT: IF G3=2 (SELF-EMPLOYED), GO TO G44

G43. In what month and year did you start doing this kind of work?

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

G44. How many hours a week do you usually work (IF G3<sup>1</sup>=2: on this job/IF G3=2: in this business)?

\_\_\_\_\_ # HOURS       

BRANCHPOINT: 1. IF G3=2 (SELF-EMPLOYED) ® GO TO G47  
 2. IF G44=DK,RF --> GO TO G46

G45. Do you work (this/the same) number of hours nearly every week, or do the hours you work vary a lot from week to week? (IF VARIATION IS DUE TO NOT WORKING AT ALL IN SOME WEEKS: These questions are about times when you are working.)

GO TO G46

V

G45a. How many hours would you work in a week with relatively long hours?  
 \_\_\_\_\_ # HRS       

G45b. How many hours in a relatively short week?  
 \_\_\_\_\_ # HRS           

G46. How many weeks of paid vacation do you get each year?

NUMBER OF WEEKS/DAYS               

G47. [READ SLOWLY:] (IF G46<sup>1</sup> 0 (NOT "NONE"): Counting paid vacations as weeks of work,) how many weeks a year do you usually work on this job?

\_\_\_\_\_ # WEEKS       

G48. In the last 12 months, did you miss any days from work because of your health?

GO TO BRANCHPOINT BEFORE G49

V

G48a. About how many days did you miss?

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



\_\_\_\_\_

BRANCHPOINT:

1. G21=1 (SAME EMPLOYER & JOB TITLE AS IN PREVIOUS IW --> GO TO G56
2. G3=2 (SELF-EMPLOYED) --> GO TO G52
3. ALL OTHERS --> CONTINUE WITH G49

G49. How many days of paid sick leave at full pay do you earn each year?

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

995. NO SET NUMBER	0. NONE	997. OTHER (SPECIFY)
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G50. Does your employer provide coverage for long-term disability on this job?

1. YES	5. NO	8. DK	9. RF
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G51. On your job, do you make decisions about the pay and promotion of others?

1. YES	5. NO	8. DK	9. RF
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GO TO G56

V

G51a. For how many people do you make pay and promotion decisions?

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

X98. DK	X99. RF
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GO TO G56

NOTE: G52-G55c INSERTED FROM WAVE-2 SECTION FB (FB19-FB21c)

G52. Are you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
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GO TO G53

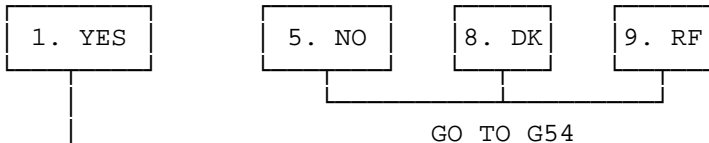
V

G52a/b. How much are you paid before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

0. NONE
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G53. Do you receive some or all of the net earnings or profits?



G53a/b. (In addition to regular salary,) How much of the net earnings or profits are you entitled to?  
 [IF R HAS TROUBLE GIVING A DOLLAR FIGURE, ASK: What did you earn the last year you worked?]

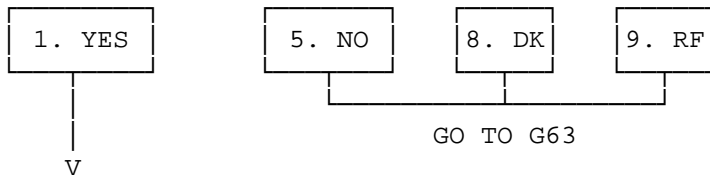
a: AMOUNT PER b: TIME PERIOD

G54. How many people work in this business?

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

BRANCHPOINT:  
 IF MARRIED TO SAME PERSON AS IN PREVIOUS IW AND SELF-EMPLOYED AT PREVIOUS IW, GO TO G63  
 IF NOT MARRIED, GO TO G63

G55a. Does your (husband/wife/partner) do any work for the business?



G55b. How many hours a week does (he/she) usually work for the business?  
 \_\_\_\_\_ HOURS PER WEEK

G55c. Is (he/she) paid a regular salary?

1. YES                       5. NO

GO TO G63

G56. Are you salaried on this job, paid by the hour, or what?

1. SALARIED

2. HOURLY

3. PIECEWORK/  
COMMISSION

7. OTHER/  
COMBINATION

8. DK

9. RF

V

GO TO G56f

GO TO G56m

GO TO G56q

GO TO G56r

GO TO G57

SALARIED

G56a/b. How much is your salary, before taxes and other deductions?

a: AMOUNT PER b: TIME PERIOD

0. NONE

X97. OTHER  
(SPECIFY)

G56c. If you were to work more hours than usual during some week, would you get paid for those extra hours, get time off later, or get no compensation for the extra hours?

1. EXTRA PAY

2. TIME OFF

3. NO COMP

6. DON'T WORK  
OVERTIME (VOL)

8/9. DK/RF

V

GO TO G57

GO TO G57

GO TO G57

G56d. About how much would you make per hour for those extra hours?

1. TIME  
AND HALF

2. DOUBLE  
TIME

3. STRAIGHT  
TIME

7. OTHER  
(SPECIFY)

8. DK

9. RF

GO TO G57

4. PER HOUR AMOUNT ≥ G56e. [PROBE IF NECESSARY:] How much would you make per hour for each extra hour?

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

0. NONE

X97. OTHER  
(SPECIFY)

GO TO G57

HOURLY

G56f. What is your hourly wage rate for regular work time?

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

0. NONE

X97. OTHER  
(SPECIFY)

X98. DK

X99. RF

GO TO G57

G56g. What is your hourly wage rate for overtime?

1. TIME  
AND HALF

2. DOUBLE  
TIME

3. STRAIGHT  
TIME

5. GET TIME  
OFF

6. DON'T WORK  
OVERTIME

GO TO G56j

GO TO G57

4. AMOUNT PER HOUR

8. DK

9. RF

GO TO G56j

V

G56g. (What is your hourly wage rate for overtime?)

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

0. NONE

X97. OTHER  
(SPECIFY)

GO TO G57

G56j. During the last year, in how many weeks did you work some overtime?

\_\_\_\_\_ WEEKS

0. NONE

X97. OTHER  
(SPECIFY)

GO TO G57

G56k. Are you required to work overtime, or it is pretty much up to you?

1. REQUIRED

2. SOMETIMES REQUIRED

3. UP TO R

GO TO G57

PIECEWORK/COMMISSION

G56m/n. What does that amount to, before taxes and other deductions, in an average week or month?

m: AMOUNT PER n: TIME PERIOD

0. NONE

X97. OTHER (SPECIFY)

GO TO G57

X98. DK

X99. RF

GO TO G57

G56p. If you worked an extra hour, how much would you earn for that?

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

X95. GET TIME OFF INSTEAD

0. NO EXTRA PAY OR TIME OFF

X97. OTHER (SPECIFY)

GO TO G57

OTHER/COMBINATION

G56q. (How are you paid?) \_\_\_\_\_

G56r/s. How much are you paid before taxes and other deductions?

r: AMOUNT PER s: TIME PERIOD

0. UNPAID

X97. OTHER (SPECIFY)

GO TO G57

X98. DK

X99. RF

GO TO G57

G56t. If you worked an extra hour, how much would you earn for that hour?

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

X95. GET TIME OFF INSTEAD

0. NO EXTRA PAY OR TIME OFF

X97. OTHER (SPECIFY)

G57. (IF G56j=1-52: Not counting overtime hours,) Could you reduce the number of paid hours in your regular work schedule?

1. YES

5. NO

8. DK

9. RF

V

G57a. Would you like to do so even if your earnings were reduced in the same proportion?

1. YES

5. NO

8. DK

9. RF

GO TO G60

V

G57b. How many hours would you like to work each week?

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

GO TO G60

V

G58.

BRANCHPOINT:

REFERENCE G44: 1. WEEKLY HOURS 30 OR MORE --> GO TO G59

2. ALL OTHERS --> GO TO G60

G59. If you wanted to work half time or less on this job, would your employer allow you to do that?

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

GO TO G60

V

G59a. Would your pay be cut in proportion to your hours, more than that, or less than that?

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

G59b. Would your health insurance benefits be reduced, eliminated, or kept the same?

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

8. DK	9. RF
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G59c. Would your eligibility for pension benefits be affected?

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



G60. Could you increase the number of paid hours in your regular work schedule?

1. YES

5. NO

8. DK

9. RF

V

G60a. Would you like to do so if your earnings were increased in the same proportion?

1. YES

5. NO

8. DK

9. RF

V

GO TO BRANCHPOINT BELOW

G60b. How many hours would you like to work each week?

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

V

BRANCHPOINT:

1. G19 = 1 (NOT WORKING FOR WAVE I EMPLOYER) --> GO TO G61
2. ALL OTHERS --> GO TO BRANCHPOINT AFTER G65a

G61. About how many employees work for this company or organization at the location where you work?

\_\_\_\_\_ # OF EMPLOYEES 99998. DON'T KNOW  
GO TO G62



G61a. Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

- 1. FEWER THAN 5
- 2. 5 TO 14
- 3. 15 TO 24
- 4. 25 TO 99
- 5. 100 TO 499
- 6. 500 OR MORE

G62. About how many employees work for this company or organization at all locations?

X97. ONLY ONE LOCATION \_\_\_\_\_ # OF EMPLOYEES X98. DK X99. RF  
GO TO G63

GO TO G63



BRANCHPOINT: IF G61=500 OR MORE OR G61a=6 --> GO TO G63

G62a. Is it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

- 1. FEWER THAN 5
- 2. 5 TO 14
- 3. 15 TO 24
- 4. 25 TO 99
- 5. 100 TO 499
- 6. 500 OR MORE

G63. In what month and year did you start working for (IF SELF-EMPLOYED (G3=2): this business/ALL OTHERS: this employer)? [IWER: IF R WORKED MORE THAN ONCE FOR THIS EMPLOYER, ASK ABOUT FIRST HIRE.]

\_\_\_\_\_ MONTH (G63) / \_\_\_\_\_ YEAR (G63a) X98. DK X99. RF

BRANCHPOINT: IF G63/63a IS DK OR RF --> GO TO BRANCHPOINT AFTER G65a  
  
IF CURRENT MONTH/YEAR MINUS MONTH/YEAR IN G63/63a IS 1 MONTH OR LESS --> GO TO BRANCHPOINT AFTER G65a

G65. [IF G63/63a IS BEFORE OR EQUAL TO MONTH/YEAR OF PREVIOUS IW:]  
 Were there any months since (MONTH/YEAR OF PREVIOUS IW) when you did not work  
 (IF SELF-EMPLOYED: for this business/ALL OTHERS: for this employer)?

[IF G63/63a IS AFTER PREVIOUS IW:]  
 Were there any months since (MONTH/YEAR GIVEN IN G63) when you did not work  
 for (IF SELF-EMPLOYED: this business/ALL OTHERS: this employer)?  
 [MARCH 1994 ASSUMED TO BE DATE OF PREVIOUS INTERVIEW FOR NEW RESPONDENTS.]

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

GO TO BRANCHPOINT AFTER G65a

G65a. Which months were those? (CHECK ALL THAT APPLY.)

MONTHS MUST BE BETWEEN THE "SINCE" MONTH/YEAR GIVEN IN G65 AND THE  
 MONTH/YEAR OF THIS INTERVIEW.

1994	01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
1995	13. JAN	14. FEB	15. MAR	16. APR	17. MAY	18. JUN	19. JUL	20. AUG	21. SEP	22. OCT	23. NOV	24. DEC
1996	25. JAN	26. FEB	27. MAR	28. APR	29. MAY	30. JUN	31. JUL	32. AUG	33. SEP	34. OCT	35. NOV	36. DEC

37. ALL OF 1994 AFTER PREVIOUS INTERVIEW	38. ALL OF 1995	39. ALL OF 1996 TO DATE
97. OTHER (SPECIFY)	98. DK	99. RF

BRANCHPOINT: 1. IF G3=2 (SELF-EMPLOYED) --> GO TO BRANCHPOINT BEFORE G66  
 2. ALL OTHERS --> CONTINUE WITH G65b

G65b. Has your employer experienced a permanent reduction in employment since (G19<sup>1</sup> AND VALID MONTH/YEAR IN G63: MONTH/YEAR IN G63 / G19<sup>1</sup> AND NO VALID MONTH/YEAR IN G63: you started working there / ALL OTHERS: MONTH/YEAR OF PREVIOUS INTERVIEW)?

DEFINITION: PERMANENT EMPLOYMENT REDUCTIONS ARE SOMETIMES CALLED "DOWNSIZING"; "LAYOFFS" CAN BE PERMANENT OR TEMPORARY.

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

GO TO BRANCHPOINT BEFORE G66

G65c. Has this downsizing affected workers whose jobs are similar to yours?

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

BRANCHPOINT: 1. IF G21=1 (SAME JOB TITLE) --> GO TO NEXT BRANCHPOINT
2. IF G3=2 (SELF-EMPLOYED) AND SELF-EMPLOYED AT PREVIOUS INTERVIEW AND MONTH/YEAR AT G63/63a IS SAME AS OR BEFORE MONTH/YEAR OF PREVIOUS INTERVIEW --> GO TO NEXT BRANCHPOINT
3. ALL OTHERS --> CONTINUE WITH G66

G66. Are you covered by a union or employee-association contract?

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

PENSIONS

BRANCHPOINT:
1. G19 = 1 (SAME EMPLOYER AS IN PREVIOUS IW) AND INCLUDED IN PENSION PLAN AT PREVIOUS IW --> CONTINUE WITH G67
2. G3=2 (SELF-EMPLOYED) AND SELF-EMPLOYED AT PREVIOUS IW AND INCLUDED IN PENSION AT PREVIOUS IW AND MONTH/YEAR AT G63/63A IS SAME AS OR BEFORE MONTH/YEAR OF PREVIOUS IW @ CONTINUE WITH G67
3. ALL OTHERS --> GO TO G75

G67. Have the rules that govern your pension benefits or the age you can receive them changed since MONTH/YEAR OF PREVIOUS IW?

- 1. YES, 5. NO, 8. DK, 9. RF, 7. DENIES BEING COVERED BY A PENSION

GO TO G76

GO TO BRANCHPOINT BEFORE G105

V

G68. In how many different pension plans are you included on this job?

# OF PLANS

LEAD-IN TO G69: IF G68=1: I would like to know what type of plan this is.

IF G68>1: Now I have some questions about the (next) most important of these plans.

REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

G69. 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?

1. TYPE A (FORMULA)	2. TYPE B (ACCOUNT)	3. BOTH A & B	8. DK
GO TO G71	GO TO G74	V	9. RF
			GO TO G71

G70. For that part of your plan where money is accumulated in an account, how much is in the account at present?

\$ _____	0. NONE
	X97. OTHER (SPECIFY)

G70a. Have you begun receiving benefits from this part of your pension?

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

G71/71a. (IF G69=3: Now about the part of your pension where benefits are based on a formula,) At what age do you expect to start receiving benefits from this plan?

71: AGE	95. NO AGE REQUIREMENT
71a: "YEARS" RESPONSE CODED	
97. RECEIVING BENEFITS NOW	
98. DK	99. RF → GO TO NEXT BRANCHPOINT

G72. About how much (IF G71=RECEIVING BENEFITS NOW: are you receiving/  
72b ALL OTHERS: do you expect your  
72c benefits to be)? (As a percent of  
72d your pay at retirement, or as an amount per month or year?)

72a: % OF PAY
72b: AMOUNT PER 72c: TIME PERIOD
72d: LUMP SUM AMOUNT

BRANCHPOINT:
1. IF DK/RF TO G71/71a ® GO TO NEXT BRANCHPOINT
2. IF 2ND OR 3RD PLAN ® GO TO NEXT BRANCHPOINT
3. IF G71=RECEIVING BENEFITS NOW ® GO TO NEXT BRANCHPOINT
4. ALL OTHERS ® CONTINUE WITH G73

G73. If you work (CURRENTLY SELF-EMPLOYED: at this business/ALL OTHERS: with this employer) (until age G71/for G71a years), how much do you expect your pay to be?

73: AMOUNT PER 73a: TIME PERIOD

0. NONE       X97. OTHER (SPECIFY)

GO TO NEXT BRANCHPOINT

G74. How much money is in your account at present?

\$ \_\_\_\_\_       0. NONE       X97 OTHER (SPEC)

G74b. Are you currently receiving benefits from this plan?

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

GO TO NEXT BRANCHPOINT

G74c/d. How much are you receiving?

AMOUNT (G74c) PER TIME PERIOD (G74d)

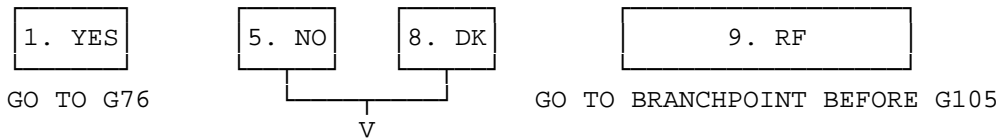
BRANCHPOINT: IF 2ND OR 3RD PLAN --> GO BACK TO G69 TO COLLECT DETAILS

WHEN FINISHED WITH ALL PLANS --> GO TO BRANCHPOINT BEFORE G105

G75. [IF NOT SELF-EMPLOYED:] 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 SELF-EMPLOYED:] 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?

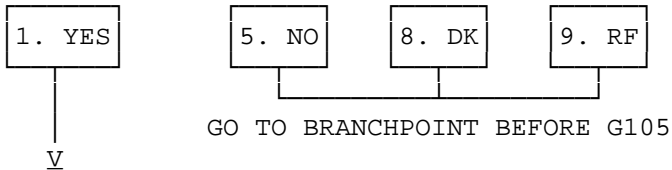
[IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN COMMENT BOX AND SAY: "We will ask about these later in the interview. Here, I just want to find out about other plans operated through your (IF SELF-EMPLOYED: business/ALL OTHERS: employer." ]



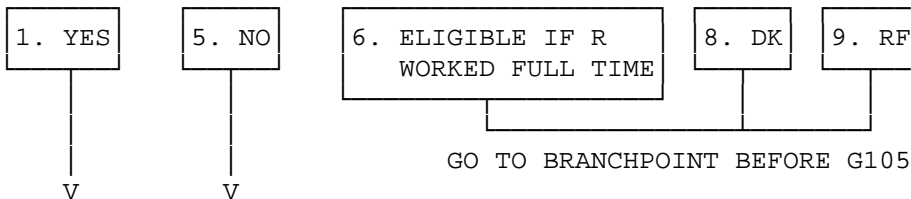
BRANCHPOINT: 1. IF SELF-EMPLOYED ® GO TO BRANCHPOINT BEFORE G105

2. ALL OTHERS ® CONTINUE WITH G75a

G75a. Does your employer offer any such plans?



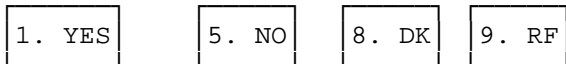
G75b. Are you eligible to be included in any of these plans?



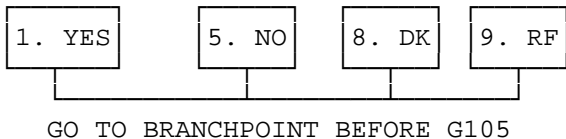
BRANCHPOINT: SEE G19

1. IF G19=1 (SAME EMPLOYER AS IN PREVIOUS IW) --> GO TO BRANCHPOINT BEFORE G105
2. IF G75b=5 (NOT ELIGIBLE TO BE INCLUDED IN RETIREMENT PLANS) --> GO TO G75e
3. ALL OTHERS --> CONTINUE WITH G75c

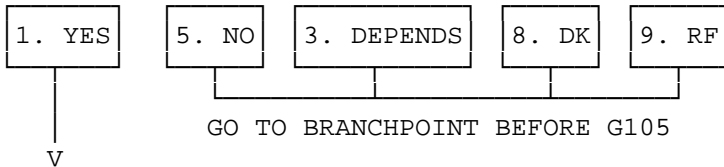
G75c. Does your employer make contributions to any such plans?



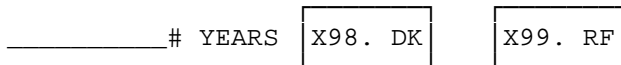
G75d. Do you intend to participate in any such plan at some time in the future?



G75e. Will you be eligible if you continue to work for this employer?



G75f. How many more years will you have to work for this employer before you will be included in a pension plan?



GO TO BRANCHPOINT BEFORE G105

G76. In how many different plans of this sort are you included on this job?

# OF PLANS

LEAD-IN TO G77:

IF G76=1: I would like to know what type of plan this is.

IF G76<sup>1</sup>: Now I have some questions about the (next) most important of these plans.

REPEATED FOR PLANS 1 THROUGH 3 AS NECESSARY

G77. (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?)

1. TYPE A (FORMULA) GO TO G79	2. TYPE B (ACCOUNT) GO TO G92	3. BOTH A & B V	8. DK 9. RF GO TO G79
			0. NONE
			X97. OTHER (SPECIFY)

G78. For that part of your plan where money is accumulated in an account, how much is in the account at present?

1. % OF PAY  
2. AMOUNT OF MONEY--> GO TO G79b  
7. DON'T CONTRIBUTE ANYTHING  
8. DK \_\_\_\_\_ ≥ GO TO G80  
9. RF \_\_\_\_\_

G79a. [PERCENT OF PAY RESPONSE]

\_\_\_\_\_ % --> GO TO G80

G79b. PROBE IF NECESSARY: How much do you currently contribute?

\$ AMOUNT  
0. NOTHING  
999997. OTHER (SPECIFY)

G79c. PROBE IF NECESSARY: Was that per month or per year?

2. WEEK    3. EVERY TWO WEEKS    4. MONTH  
6. YEAR    7. OTHER (SPECIFY)

G80. (IF G77=3: Now about the part of your pension where benefits are based on a formula,) For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN.]

\_\_\_\_\_ YEARS    97. OTHER (specify)

G81. At what age do you expect to start receiving benefits from this plan?

\_\_\_\_\_ AGE --> GO TO G82  
RECEIVING BENEFITS NOW @ GO TO G82b  
96. ANSWER IN YEARS    98. DK    99. RF



G81a. G81 ANSWERED IN YEARS

<div style="border: 1px solid black; width: 100px; height: 15px; margin: 0 auto;"></div> <div style="border: 1px solid black; width: 100px; height: 15px; margin: 0 auto;"></div> <p>GO TO G83</p>
--

\_\_\_\_\_ YEARS

G82. About how much (IF G81= RECEIVING BENEFITS NOW: are you receiving/ALL OTHERS: do you expect your benefits to be?) (As a percent of your pay at retirement, or as an amount per month or year?)

- 1. PERCENT OF PAY
- 2. AMOUNT PER MONTH/YEAR --> GO TO G82b
- 3. LUMP SUM --> GO TO G82d
- 8. DK --> GO TO G83
- 9. RF --> GO TO G83

G82a. PERCENT OF PAY RESPONSE

\_\_\_\_\_ % --> GO TO G83

G82b. [PROBE IF NECESSARY] How much (do you expect to receive/are you receiving)?

\$ AMOUNT	
0. NONE _____	GO TO
9999997. OTHER (SPECIFY) _____	G83
9999998/9. DK/RF _____	

G82c. [PROBE IF NECESSARY] Was that per month or per year?

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

GO TO G83
-----------

G82d. LUMP SUM AMOUNT

\$ AMOUNT

G83. (Most pension plans have a normal retirement age at which full benefits-- sometimes called unreduced benefits--can be received. Some plans allow retirement at an earlier age, usually with reduced benefits. And in many plans, normal retirement age depends on years of service.)

TYPE A -- PLANS 1-3

<p>G83. What is the earliest age at which you would be eligible to receive <u>full</u> or <u>unreduced</u> pension benefits from this job?</p>	<p>_____ AGE</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">95. NO AGE REQUIREMENT</div> <div style="border: 1px solid black; padding: 2px;">98. DK</div> <div style="border: 1px solid black; padding: 2px;">99. RF</div> </div> <p style="text-align: right;">≥ GO TO G86</p>
<p>BRANCHPOINT:</p>	<div style="margin-bottom: 10px;"> <input type="checkbox"/> 1. G83 AGE = G81 AGE --&gt; GO TO G85         </div> <div> <input type="checkbox"/> 2. ALL OTHERS  <div style="text-align: center;">V</div> </div>
<p>G84. How much would these full or 84a unreduced benefits be as a per- 84b centage of your pay at retirement 84c or amount of dollars per month or 84d year?</p>	<p>a: PERCENT OF FINAL PAY b: AMOUNT PER c: TIME PERIOD d: LUMP SUM AMOUNT</p> <p>("NOTHING" OR "OTHER" RESPONSE ALLOWED)</p>
<p>IF G83=95, GO TO G86. IF 2ND/3RD PENSION PLAN, GO TO G86. G85. If you work (IF SELF-EMPLOYED: 85a at this business/ALL OTHERS: with this employer) until (AGE AT G83), how much do you expect your pay to be?</p>	<p>85: AMOUNT PER 85a: TIME PERIOD</p> <div style="display: flex; justify-content: space-around;"> <div style="border: 1px solid black; padding: 2px;">0. NONE</div> <div style="border: 1px solid black; padding: 2px;">X97. OTHER (SPECIFY)</div> </div>
<p>G86. What is the <u>earliest</u> age at which you could leave (IF SELF-EMPLOYED: this business/ALL OTHERS: this employer) and start to receive pension benefits?</p>	<p>_____ AGE</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid black; padding: 2px;">95. NO AGE REQUIREMENT</div> <div style="border: 1px solid black; padding: 2px;">98. DK</div> <div style="border: 1px solid black; padding: 2px;">99. RF</div> </div> <p style="text-align: right;">≥ GO TO G89--PLAN 1</p>
<p>G87. BRANCHPOINT</p>	<ol style="list-style-type: none"> <li>1. AGE IN G81 = AGE IN G86 --&gt; GO TO G89</li> <li>2. AGE IN G83 = AGE IN G86 --&gt; GO TO G89</li> <li>3. ALL OTHERS --&gt; CONTINUE WITH G88</li> </ol>
<p>G88. By how much would your pension 88a be reduced from full benefits if 88b you left this job at 88c (AGE IN G86)? 88d</p>	<p>a: PERCENT b: AMOUNT PER c: TIME PERIOD d: LUMP SUM AMOUNT</p> <p>("NOTHING" OR "OTHER" RESPONSE ALLOWED)</p>

GO TO G89--PLAN 1/2/3 AS NECESSARY

TYPE A -- PLANS 1-3

G89. 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?

G89a. 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?

G90. Rather than regular retirement benefits, could you choose to receive a lump-sum settlement from this plan when you retire?

G91. BRANCHPOINT

TYPE A -- PLANS 1-3			
1. YES	5. NO	8. DK	9. RF
↓		↓	
V		GO TO G90	
1. AT AGE 62		2. AT AGE 65	
3. WHEN SOCIAL SECURITY BENEFITS BEGIN		4. AT SOME OTHER TIME	
8. DK	9. RF		
1. YES	2. YES, PARTIAL LUMP SUM	5. NO	8. DK 9. RF
SEE G76			
	ONLY 1 PLAN-->GO TO BRANCHPOINT BEFORE G105		
	ALL OTHERS-->GO BACK TO G77, PLAN 2		

**TYPE B PLANS**

REPEATED FOR PLANS 1-3 AS NECESSARY

G92. (Could you tell me a little more about this plan?) Is it a thrift or savings plan, a 401K, a 403B, a Supplemental Retirement Account, a profit-sharing plan, a stock purchase plan, a money purchase plan, or what?

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

G93. For how many years altogether have you been included in this plan? [INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN.]

\_\_\_\_\_ YEARS

97. OTHER  
(SPECIFY)

G94. How much does your (IF SELF-EMPLOYED: business/ALL OTHERS: employer) contribute (as a percent of your pay or amount of money per month or year)?

a: PERCENT

b: AMOUNT PER c: TIME PERIOD

("DOESN'T CONTRIBUTE ANYTHING" ALLOWED)

G95. How much do you currently contribute (as a percent of your pay or amount of money per month or year)?

a: PERCENT

b: AMOUNT PER c: TIME PERIOD

("DOESN'T CONTRIBUTE ANYTHING" ALLOWED)

BRANCHPOINT: 1. IF G94="DOESN'T CONTRIBUTE" OR G95="DOESN'T CONTRIBUTE" --> GO TO G96  
 2. IF G94=DK,RF OR G95=DK,RF --> GO TO G96  
 3. ALL OTHERS --> CONTINUE WITH G95d

G95d. If you reduced your contribution, would your (IF SELF-EMPLOYED: business's/ALL OTHERS: employer's) contribution be reduced in the same proportion?

1. YES

5. NO

6. CANNOT REDUCE OWN CONTRIBUTION

G96. How much money is in your account at present?

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

0. NONE

X97. OTHER  
(SPECIFY)

TYPE B -- PLANS 1-3

G97. Are you able to choose how the money in your account is invested?

1. YES	5. NO	8. DK	9. RF
V	GO TO G99		

G98. Is the money in this account invested mostly in stocks, mostly in interest earning assets, is it about evenly split between these, or what?

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

G99. Does this plan allow you to receive benefits in the form of a lump sum payment?

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

G100. Does it allow you to receive benefits in the form of installments or a monthly pension?

1. YES	5. NO	8. DK	9. RF
V	GO TO G101		

G100a. What is the youngest age at which you could (IF SELF-EMPLOYED: stop working at this business/ALL OTHERS: leave this employer) and start receiving a monthly pension or installments from this plan?

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

G101. At what age do you expect to start receiving any benefits from this plan?

RECEIVING BENEFITS NOW --> GO TO G101b		
_____ AGE	<input type="checkbox"/> X98. DK	<input type="checkbox"/> X99. RF

G101a. In what form do you expect to receive benefits? (As a lump sum payment, as a monthly pension, as installments, or what?)

<input type="checkbox"/> 1. LUMP SUM	<input type="checkbox"/> 2. MONTHLY PENSION	<input type="checkbox"/> 3. INSTALLMENTS
<input type="checkbox"/> 7. OTHER: _____	<input type="checkbox"/> 8. DK	<input type="checkbox"/> 9. RF
GO TO NEXT BRANCHPOINT (G102)		

G101b/c. How much are you receiving?

G101b: AMOUNT PER G101c: TIME PERIOD	
<input type="checkbox"/> X98. DK	<input type="checkbox"/> X99. RF

G102. BRANCHPOINT

SEE G76	
<input type="checkbox"/>	ONLY 1 PLAN-->GO TO BRANCHPOINT BEFORE G105
<input type="checkbox"/>	ALL OTHERS->GO BACK TO G77 FOR PLANS 2 AND/OR 3; IF ONLY 2 PLANS, GO TO BRANCHPOINT BEFORE G105 AFTER YOU ARRIVE HERE

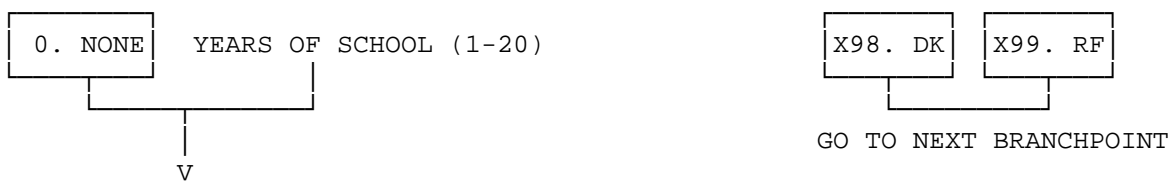
G103. Altogether how much do you have in your account balance(s) for any other pension plans or savings plan(s) from this job?

_____ \$ AMOUNT	<input type="checkbox"/> X97. OTHER (SPECIFY)	<input type="checkbox"/> X98. DK	<input type="checkbox"/> X99. RF
-----------------	---	----------------------------------	----------------------------------

BRANCHPOINT -- SEE G21:

1. G21=1 --> GO TO NEXT BRANCHPOINT (BEFORE G109)
2. SELF-EMPLOYED (G3=2) AND SELF-EMPLOYED AT PREVIOUS IW AND MONTH/YEAR AT G63a IS SAME AS OR BEFORE MONTH/YEAR OF PREVIOUS IW --> GO TO NEXT BRANCHPOINT (BEFORE G109)
3. ALL OTHERS --> CONTINUE WITH G105

G105. Counting high school graduation as 12 years, about how many years of school would you say are needed to do your job reasonably well?



G105a. For someone with this much formal schooling, about how much experience do you think it would take to become good at your job?

AMOUNT OF (G105b) WEEKS/MONTHS/YEARS

BRANCHPOINT: IF INTERVIEW IS BEING GIVEN BY PROXY, GO TO G128.

G109. Sometimes people look for a different job even when they are currently working. Are you currently looking for another job?

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

GO TO G114

V

G110. Are you looking for jobs only in this area, or are you considering jobs that would require you to move?

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

G111. Are you looking for part-time or full-time work?

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

G112. Are you looking for the same kind of work you're doing now, or something different?

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

V

G112a. How would it be different?

\_\_\_\_\_

\_\_\_\_\_

G113. During the past four weeks, what have you been doing to find another job? [DO NOT READ CATEGORIES. CHECK ALL THAT APPLY.]

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

G113e1. How many employers did you visit?

\_\_\_\_\_

G113f1. How many employers did you call or write?

\_\_\_\_\_

GO TO NEXT BRANCHPOINT



G114. If you found out about another job like the one you have now, would you look into it?

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

- |                             |       |       |
|-----------------------------|-------|-------|
| 7. OTHER (SPECIFY)<br><hr/> | 8. DK | 9. RF |
|-----------------------------|-------|-------|

BRANCHPOINT: 1. G21 = 1 (SAME JOB TITLE AS IN PREVIOUS INTERVIEW) -->  
GO TO G127

2. SELF-EMPLOYED (G3=2) AND SELF-EMPLOYED AT PREVIOUS IW  
--> GO TO G127

3. ALL OTHERS --> GO TO G126

NOTE: G115-G121 INSERTED FROM WAVE-2 SECTION FC (FC28-FC36)

G115. Have you been doing anything to find work during the last four weeks?

- 1. YES
- 5. NO →NEXT PAGE, G119

G116. Are you looking for part-time or full-time work?

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

G117. Are you looking for the same kind of work you did before, or something different?

- 1. SAME
- 2. EITHER OR BOTH
- 3. DIFFERENT

G117a. How would it be different?

\_\_\_\_\_

\_\_\_\_\_

G117b. If you were to be offered work like that, how high would the wage or salary have to be for you to take it?

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

G118. What are all of the things you have done to find work during the last four weeks? [DO NOT READ CATEGORIES. CHECK ALL THAT APPLY.]

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

G118e1. How many employers did you visit?

\_\_\_\_\_

G118f1. How many employers did you call or write?

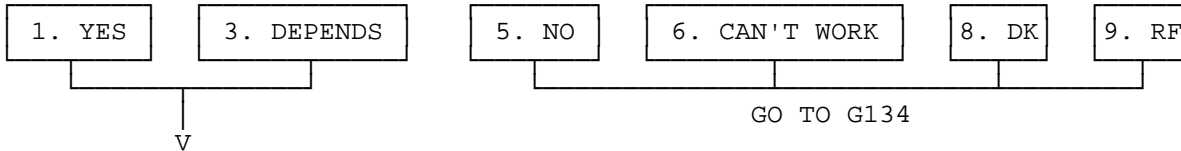
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96. DIDN'T DO ANYTHING SPECIFIC →GO TO G121

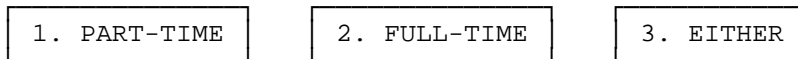
97. OTHER: \_\_\_\_\_

GO TO G134

G119. Do you currently want a job, either full-time or part-time?



G119a. Would you prefer part-time or full-time work?



G120. If someone offered you a regular job now, how high would the wage or salary have to be for you to take it?

\$ \_\_\_\_\_ PER (G120a) \_\_\_\_\_

G121. What is the main reason you were not looking for work during the last four weeks? [DO NOT READ CATEGORIES.]

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

GO TO G134

G126. I'll read some statements that are true for some people's jobs but not for other people's jobs. Thinking of your job, please tell how often these statements are true.

	ALL OR ALMOST ALL OF THE TIME (1)	MOST OF THE TIME (2)	SOME OF THE TIME (3)	NONE OR ALMOST NONE OF THE TIME (4)
G126a. My job requires lots of physical effort. Is this true all or almost all of the time, most of the time, some of the time, or none or almost none of the time? [REPEAT AS NEEDED FOR SUBSEQUENT QUESTIONS.]				
G126b. (My job requires) lifting heavy loads.				
G126c. (My job requires) stooping, kneeling, or crouching.				
G126d. My job requires good eyesight.				
G126e. (My job requires) intense concentration or attention.				
G126f. (My job requires) skill in dealing with other people.				

G127. [IF G21=1 OR (SELF-EMPLOYED (G3=2) AND SELF-EMPLOYED AT PREVIOUS IW)]: 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.]

[ALL OTHERS:] Here are some more statements that are true for some people's jobs but not for others. Again thinking of your job, this time please indicate how much you agree or disagree with each statement.]

	STRONGLY AGREE (1)	AGREE (2)	DISAGREE (3)	STRONGLY DISAGREE (4)
G127a. My job requires me to do more difficult things than it used to. Do you strongly agree, agree, disagree, or strongly disagree with that statement? [REPEAT AS NECESSARY]				
G127b. My job involves a lot of stress.				
G127c. [DON'T ASK IF R IS SELF-EMPLOYED (G3=2)] In decisions about promotion, my employer gives younger people preference over older people.				
G127d. [DON'T ASK IF R IS SELF-EMPLOYED (G3=2)] My co-workers make older workers feel that they ought to retire before age 65.				
G127e. As I get older, I would prefer to <u>gradually</u> reduce the hours I work on this job, keeping my pay per hour the same.				
G127f. [DON'T ASK IF R IS SELF-EMPLOYED (G3=2)] My employer would let older workers move to a less demanding job with less pay if they wanted to.				
G127g. I really enjoy going to work.				

G128. Are you doing any other work for pay now, such as (another) business of your own, or a second job, or the military reserves?

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

GO TO G132

V

G128a. Is this your own business, a second job, the military reserves, or what?  
[CHECK ALL THAT APPLY.]

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

G129. How many hours a week do you usually work on (this other job/these other jobs)?

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

97. OTHER (SPECIFY)
---------------------

G130. Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

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

97. OTHER (SPECIFY)
---------------------

G131/131a. About how much do you earn before taxes from (this other job/these other jobs)? (Is that per hour, week, month, year, or what?)

131: AMOUNT PER 131a: TIME PERIOD

G132a/132b. 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?

132a: ANSWER GIVEN AS AGE

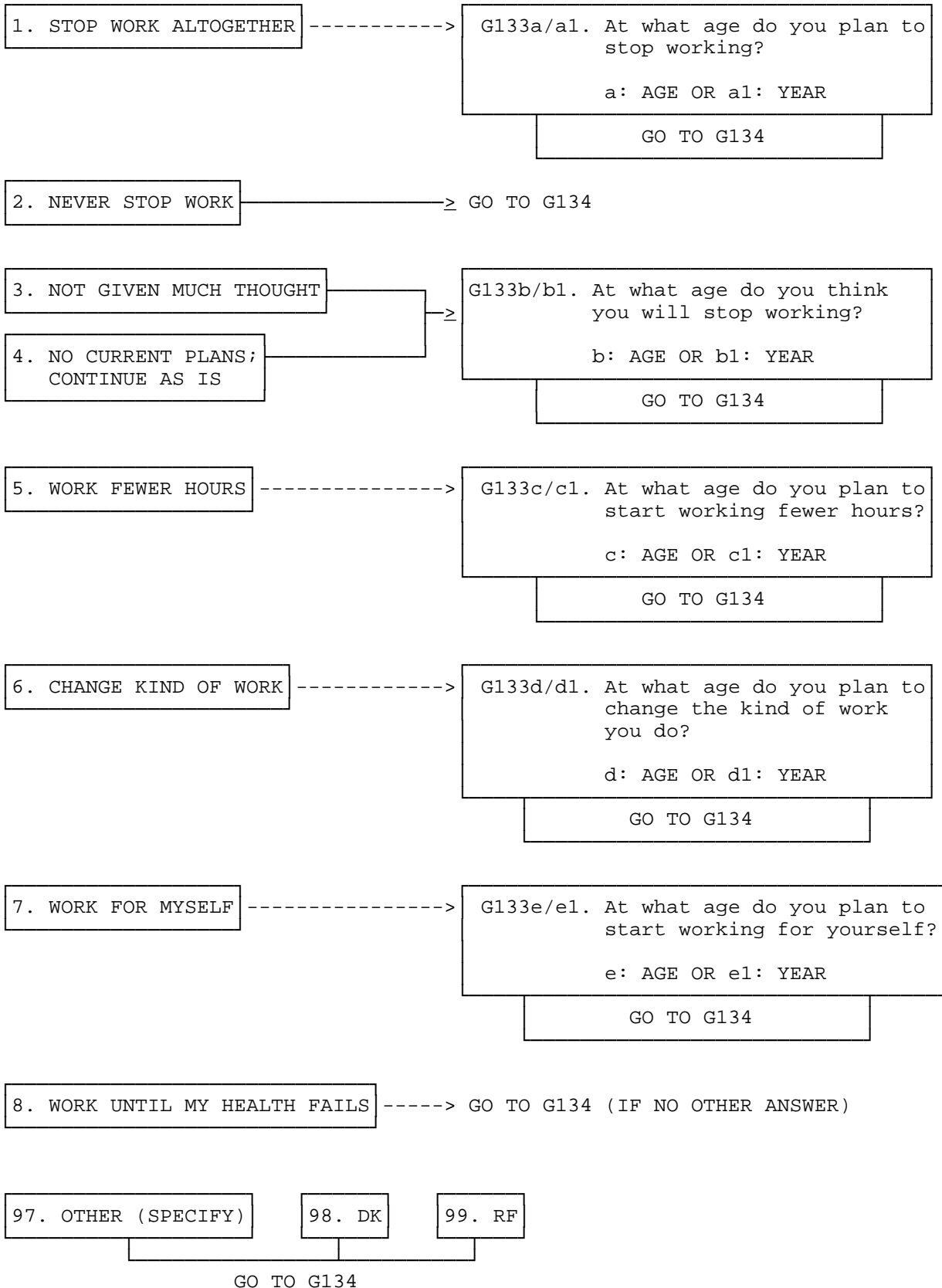
132b: ANSWER GIVEN AS YEARS OF SERVICE

X96. NO "USUAL" AGE/YEARS OF SERVICE	X98. DK	X99. RF
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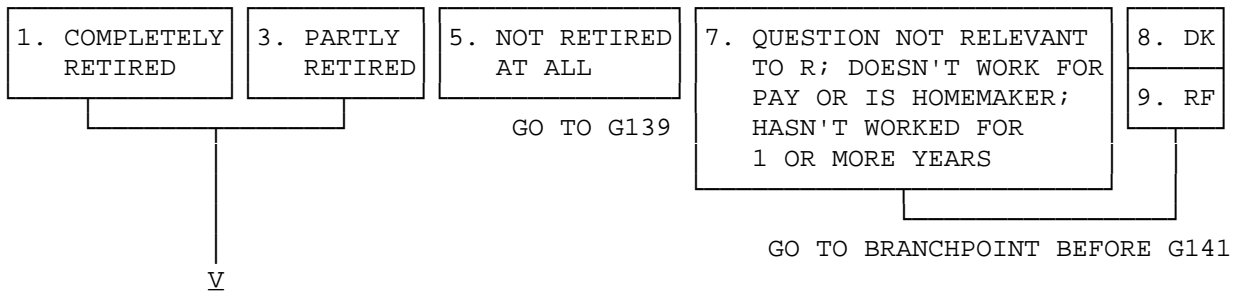
BRANCHPOINT: IF INTERVIEW IS BY PROXY, GO TO BRANCHPOINT BEFORE G141

G133. Now I want to ask about your retirement plans. Do you plan to stop working altogether or work fewer hours at a particular date or age, have you not given it much thought, or what?

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



G134. We are interested in what people think about retirement, whether they themselves are retired or not. At this time do you consider yourself partly retired, completely retired, or not retired at all?



BRANCHPOINT:

1. IF COMPLETELY RETIRED (G134=1) AND COMPLETELY RETIRED AT PREVIOUS IW --> GO TO G136
2. IF PARTIALLY RETIRED (G134=3) AND PARTIALLY RETIRED AT PREVIOUS IW --> GO TO G139
3. IF VALID YEAR IN G1j --> GO TO G135
4. ALL OTHERS --> ASK G134a

G134a. In what month and year did you (partly/completely) retire?  
DO NOT PROBE MONTH.

MONTH/YEAR

G135. Thinking back to the time you (partly/completely) retired, was that something you wanted to do or something you felt you were forced into?

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

BRANCHPOINT: IF G134<sup>1</sup> --> GO TO G139

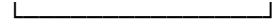
G136. All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?

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

G137. Thinking about your retirement years compared to the years just before you retired, would you say the retirement years have been better, about the same, or not as good?

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





BRANCHPOINT: IF COMPLETELY RETIRED AT PREVIOUS IW --> GO TO BRANCHPOINT BEFORE G141

G138. 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.

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
G138:1. Poor health. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
G138:2. Wanted to do other things. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
G138:3. Didn't like the work. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				
G138:4. Wanted to spend more time with my family. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)				

G139. [IF "COMPLETELY RETIRED" (G134=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.

[IF NOT "COMPLETELY RETIRED" (G134<sup>1</sup>=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, for you, they are very important, moderately important, somewhat important, or not important at all.

	VERY IMPORTANT (1)	MODERATELY IMPORTANT (2)	SOMEWHAT IMPORTANT (3)	NOT IMPORTANT AT ALL (4)
G139:1. Being your own boss. [(IF G134=1: Has this been/IF G134 <sup>1</sup> =1: Is this) very important, moderately important, somewhat important, or not important at all?]				
G139:2. Being able to take it easy. [(IF G134=1: Has this been/IF G134 <sup>1</sup> =1: Is this) very important, moderately important, somewhat important, or not important at all?]				
G139:3. Having the chance to travel. [(IF G134=1: Has this been/IF G134 <sup>1</sup> =1: Is this) very important, moderately important, somewhat important, or not important at all?]				

G140. [IF "COMPLETELY RETIRED" (G134=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.

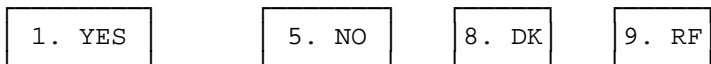
[IF NOT "COMPLETELY RETIRED" (G134<sup>1</sup>=1)] Now for things that some people say are bad about retirement. Please tell me if they worry you a lot, somewhat, a little, or not at all.

	BOTHERED OR WORRIED A LOT (1)	BOTHERED OR WORRIED SOMEWHAT (2)	BOTHERED OR WORRIED A LITTLE (3)	BOTHERED OR WORRIED NOT AT ALL (4)
G140:1. Not doing anything productive or useful. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
G140:2. Illness or disability. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				
G140:3. Not having enough income to get by. (Does this bother/worry you a lot, somewhat, a little, or not at all?)				

- BRANCHPOINT:
1. IF THIS INTERVIEW IS WITH A NEW RESPONDENT (NO IW, OR A PROXY IW, AT PREVIOUS IW), GO TO END OF THIS SECTION.
  2. IF G19=1 (STILL WORKING FOR PREVIOUS IW EMPLOYER) --> GO TO G146.
  3. IF WORKING FOR SOMEONE ELSE AT PREVIOUS IW AND G26/26a IS DK/RF --> GO TO G146.
  4. IF WORKING FOR SOMEONE ELSE AT PREVIOUS IW AND NEITHER G63 NOR G26 ARE NA/RF AND G63-G26 = LESS THAN 2 MONTHS --> GO TO G146.
  5. IF SELF-EMPLOYED AT PREVIOUS IW AND G5/G5a IS DK/RF --> GO TO G146.
  6. IF SELF-EMPLOYED AT PREVIOUS IW AND CURRENTLY SELF-EMPLOYED (G3=2) AND MONTH/YEAR AT G63/63a IS SAME AS OR BEFORE MONTH/YEAR OF PREVIOUS IW --> GO TO BRANCHPOINT BEFORE G161.
  7. IF MONTH/YEAR IN G63 IS BEFORE MONTH/YEAR OF PREVIOUS IW --> GO TO G146
  8. IF SELF-EMPLOYED AT PREVIOUS IW (F3=2) AND NEITHER G63 NOR G5 ARE DK/RF AND G63-G5 = LESS THAN 2 MONTHS --> GO TO G146.
  9. IF CURRENTLY WORKING (G2=1) AND G63/63a IS DK/RF --> GO TO G146.
  10. ALL OTHERS --> CONTINUE WITH G141.

G141. [IF CURRENTLY WORKING (G2=1):] Between [IF WORKED FOR SOMEONE ELSE AT PREVIOUS IW: MONTH/YEAR STOPPED WORKING (G26/26a)] / IF SELF-EMPLOYED AT PREVIOUS INTERVIEW AND VALID G5a: MONTH/YEAR STOPPED WORKING (G5/5a) / ALL OTHERS: MONTH/YEAR OF PREVIOUS IW] and [MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER OR BUSINESS (G63/63a)], did you do any work for pay?

[ALL OTHERS (G2=1):] Since [IF WORKED FOR SOMEONE ELSE AT PREVIOUS IW: MONTH/YEAR STOPPED WORKING (G26/26a)] / IF SELF-EMPLOYED AT PREVIOUS INTERVIEW: MONTH/YEAR STOPPED WORKING (G5/5a) / ALL OTHERS: MONTH/YEAR OF PREVIOUS IW], did you do any work for pay?



GO TO BRANCHPOINT BEFORE G146

G142. [IF CURRENTLY WORKING (G2=1):] During which months between [IF WORKED FOR SOMEONE ELSE AT PREVIOUS IW: MONTH/YEAR STOPPED WORKING (G26/26a)] / IF SELF-EMPLOYED AT PREVIOUS INTERVIEW: MONTH/YEAR STOPPED WORKING (G5/5a) / ALL OTHERS: MONTH/YEAR OF PREVIOUS IW] and [MONTH/YEAR STARTED WORKING FOR CURRENT EMPLOYER OR BUSINESS (G63/63a)] did you work for pay?

[ALL OTHERS (G2=1):] During which months since [IF WORKED FOR SOMEONE ELSE AT PREVIOUS IW: MONTH/YEAR STOPPED WORKING (G26/26a)] / IF SELF-EMPLOYED AT PREVIOUS INTERVIEW: MONTH/YEAR STOPPED WORKING (G5/5a) / ALL OTHERS: MONTH/YEAR OF PREVIOUS IW], did you work for pay?

[PREVIOUS IW MONTH/YEAR PROVIDED FOR INTERVIEWER'S INFORMATION]

1994	01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
1995	13. JAN	14. FEB	15. MAR	16. APR	17. MAY	18. JUN	19. JUL	20. AUG	21. SEP	22. OCT	23. NOV	24. DEC
1996	25. JAN	26. FEB	27. MAR	28. APR	29. MAY	30. JUN	31. JUL	32. AUG	33. SEP	34. OCT	35. NOV	36. DEC

37. ALL OF 1994 AFTER PREVIOUS INTERVIEW	38. ALL OF 1995	39. ALL OF 1996 TO DATE
97. OTHER (SPECIFY)	98. DK	99. RF

G143. During these months, how many hours per week did you usually work?

# HOURS

G144/144a. On average, how much were you earning before deductions during these months?

144: AMOUNT PER 144a: TIME PERIOD

0. NONE	X97. OTHER (SPECIFY)
---------	-------------------------

G144b. Counting yourself as an employer if you were self employed, for how many employers did you work?

1. ONE	2. TWO OR MORE	8. DK	9. RF
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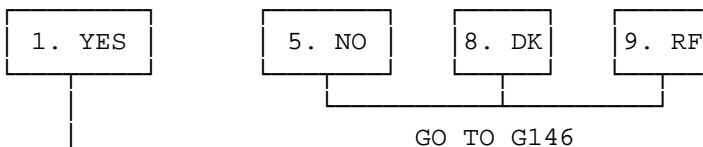
BRANCHPOINT: IF G144b <sup>1</sup> --> GO TO G146
---

G145. Why did you stop working at that job? (Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)  
 [CHECK ALL THAT APPLY.]

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

BRANCHPOINT: IF G145=1,2 --> GO TO G146

G145a. Did your employment situation change in some way that encouraged you to leave?

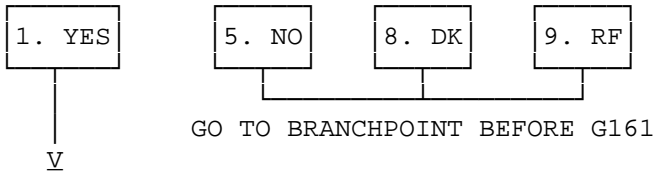


1  
 G145b. How did it change? [CHECK ALL THAT APPLY:]

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

BRANCHPOINT: 1. IF G2=5 AND NOT WORKING AT PREVIOUS INTERVIEW --> GO TO BRANCHPOINT BEFORE G161.  
 2. ALL OTHERS --> CONTINUE WITH G146.

G146. Employers sometimes encourage older workers to leave a firm at a particular time by offering a special financial incentive, like a cash bonus or improved pension benefits. These are often called "early retirement windows." Have you been offered such an early retirement window at any time since (MONTH/YEAR OF PREVIOUS IW)?



G146a. How many of these special incentive offers have you received since (MONTH/YEAR OF PREVIOUS IW)?

# OFFERS RECEIVED

[QUESTIONS REPEATED IF MORE THAN ONE EARLY-OUT WINDOW OFFERED]	
G147a/b. In what month and year was the [READ IF MORE THAN ONE OFFER: (first/last)] special incentive offered?	a: MONTH b: YEAR
BRANCHPOINT: G19 = 1 (YES) --> GO TO G149 ALL OTHERS --> CONTINUE WITH G148	
G148. Which employer were you working for at that time?	FULL EMPLOYER NAME [CATI MAY DISPLAY NAMES OF PREVIOUS-IW & CURRENT EMPLOYERS]
G149. Was the special incentive a cash bonus, improved pension benefits, or what? [ENTER ALL THAT APPLY.]	1. CASH BONUS-->ASK G150a 2. IMPROVED PENSION BENEFITS-->ASK G150b/c 3. PERMANENT MEDICAL INSURANCE-->GO TO G151 4. TEMPORARY MEDICAL INSURANCE-->ASK G150d 5. TEMPORARY CASH BENEFIT-->ASK G150e-g 6. ADDITIONAL YEARS OF SERVICE CREDITED -->ASK G150h 7. OTHER (SPECIFY)-->ASK G150j
[G150a- G150f BROUGHT UP AS NECESSARY BY CATI APPLICATION]	
G150a. How much did the cash bonus amount to?	AMOUNT
G150b/c. How much did the extra pension benefits amount to?	b: AMOUNT PER c: TIME PERIOD
G150d. Until what age did you receive the temporary medical insurance	AGE OR (IF GIVEN) YEAR
G150e/f. How much did the temporary cash benefits amount to?	d: AMOUNT PER c: TIME PERIOD



[QUESTIONS REPEATED IF MORE THAN ONE EARLY-OUT WINDOW OFFERED]	
G150g. Until what age did you receive the temporary cash benefit?	AGE OR (IF GIVEN) YEAR
G150h. How many years of service credit did you receive?	# OF YEARS
G150j. How much did the other incentives amount to?	AMOUNT
G151. Did you accept the incentive and leave that employer?	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">5. NO</div> </div> <p style="text-align: center;">CONTINUE WITH G152      GO TO G153</p>
G152. Was the special incentive important in your decision, or would you probably have left at about that time anyway?	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px; text-align: center;">1. IMPORTANT</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">5. LEFT ANYWAY</div> </div> <p style="text-align: center;">GO TO G154</p>
G153. If you had been offered twice as much (to leave) at that time, would you have done so?	<div style="display: flex; justify-content: space-around; align-items: center;"> <div style="border: 1px solid black; padding: 2px; text-align: center;">1. YES</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">5. NO</div> </div> <p style="text-align: center;">V</p>
<p>G154. INTERVIEWER CHECKPOINT -- SEE G146</p> <p><input type="checkbox"/> ONLY ONE EARLY-OUT WINDOW---&gt;NEXT SECTION</p> <p><input type="checkbox"/> ALL OTHERS---&gt;GO BACK TO G147 AND REPEAT QUESTION SEQUENCE FOR LAST EARLY-OUT WINDOW</p>	

BRANCHPOINT: IF V3401 (PRELOAD) = 5 --> GO TO END OF SECTION

G161. We need a little information about jobs you might have held years ago. In what year did you first work for six months or more?

\_\_\_\_\_ YEAR

X95. NEVER

X98. DK

X99. RF

GO TO END OF SECTION

BRANCHPOINT: IF G161 (YEAR FIRST WORKED 6 MONTHS OR MORE) IS GREATER THAN OR EQUAL TO PRELOAD VARIABLE "FIRST" --> GO TO G164

ALL OTHERS --> CONTINUE WITH G162

G162. Based on questions we asked in earlier years, we have a good idea of your employment history since [FIRST]. The next question refers to the period between [YEAR GIVEN IN G161] and [FIRST]. During how many of these years did you work six months or more?

\_\_\_\_\_ NUMBER OF YEARS

X95. ALL YEARS BETWEEN (YEAR GIVEN IN G161) AND (FIRST)	X98. DK	X99. RF
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GO TO G164

ALL YEARS BETWEEN \_\_\_\_\_ AND \_\_\_\_\_

BRANCHPOINT: IF G162=0 --> GO TO G164

G163. And during how many of these years did you work full time?

\_\_\_\_\_ NUMBER OF YEARS

X95. ALL YEARS BETWEEN (YEAR GIVEN IN G161) AND (FIRST)	X98. DK	X99. RF
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ALL YEARS BETWEEN \_\_\_\_\_ AND \_\_\_\_\_

G164. Some state and local government employees and certain other workers have not always been covered by Social Security. Did you have any jobs since [YEAR GIVEN IN G161] where you did not pay Social Security taxes?

1. YES	5. NO	8. DK	9. RF
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GO TO END OF SECTION

V

G165. For how many years did you work on such jobs (where you did not pay Social Security taxes)?

\_\_\_\_\_ NUMBER OF YEARS

X95. ALL YEARS SINCE (YEAR GIVEN IN G161)	X98. DK	X99. RF
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ALL YEARS BETWEEN \_\_\_\_\_ AND \_\_\_\_\_

END OF SECTION G