

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 1

FINAL VERSION 3 — 11/18/2006

**NOTE: WHERE THERE IS MORE THAN ONE JUMP WITHIN A BRANCHPOINT BOX,
THE JUMPS ARE TO BE APPLIED IN ORDER FROM THE TOP.**

J005
Q3365

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?

[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY]

1. WORKING NOW	2. UNEMPLOYED AND LOOKING FOR WORK	3. TEMPORARILY LAID OFF, ON SICK OR OTHER LEAVE	4. DISABLED	
5. RETIRED	6. HOMEMAKER	7. OTHER (SPECIFY) J006	8. DK	9. RF

G1a/J007 BRANCHPOINT: IF R DID NOT REPORT THAT IS UNEMPLOYED (G1/J005 NOT 2), GO TO G1c/J010 BRANCHPOINT

J007
Q3366

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

[IWER: MONTHS ENTERED MUST BE BEFORE OR ON CURRENT IW MONTH, YEAR]

G1a. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF
		DK	RF			

J008
Q3367
G1b. YEAR

G1c/J010 BRANCHPOINT: IF R DID NOT REPORT THAT IS {TEMPORARILY LAID OFF, ON SICK OR OTHER LEAVE} (G1/J005 NOT 3), GO TO G1f/J014 BRANCHPOINT

J010
Q3369

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

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 2

FINAL VERSION 3 — 11/18/2006

1. YES	5. NO	8. DK	9. RF
GO TO G1f/J014 BRANCHPOINT			

J011
Q3370

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

[IWER: MONTHS ENTERED MUST BE BEFORE OR ON *CURRENT IW MONTH, YEAR*]

G1d. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

_____	DK	RF
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J012
Q3371
G1e. YEAR

G1f/J014 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY DISABLED (G1/J005 NOT 4) *or* IF R WAS DISABLED AT R's LAST IW, GO TO G1h/J017 BRANCHPOINT

J014
Q3373

G1f. In what month and year did you become disabled?

[IWER: DO NOT PROBE FOR MONTH]

[IWER: MONTHS ENTERED MUST BE BEFORE OR ON *CURRENT IW MONTH, YEAR*]

G1f. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

_____	DK	RF
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J015
Q3374
G1g. YEAR

G1h/J017 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY RETIRED (G1/J005 NOT 5) *or* IF R WAS RETIRED AT R's LAST IW, GO TO G2/J020 BRANCHPOINT

J017
Q3376

G1h. In what month and year did you retire?

G1h. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF
		DK	RF			

J018
Q3377
G1j. YEAR

G2/J020 BRANCHPOINT: IF R IS WORKING NOW (G1/J005=1) *or* IS {TEMPORARILY LAID OFF AND EXPECTS TO GO BACK TO WORK (G1c/J010=1)}, ASSIGN 1 FOR G2/J020 AND GO TO G3/J021

IF R {WAS IN NURSING HOME (X008=1) *and* DID NOT HAVE SECOND RESIDENCE (X032=5)} AT R's LAST IW, ASSIGN 5 FOR G2/J020 AND GO TO G5/J023 BRANCHPOINT

J020
Q3381

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

1. YES	5. NO	8. DK	9. RF
GO TO G5/J023 BRANCHPOINT			

J021
Q3382

G3. [On the job you plan to go back to/On your current (main) job], do you work for someone else, are you self-employed, or what?

[IWER: IF R SAYS, "I RUN MY OWN BUSINESS" CHOOSE "SELF-EMPLOYED"]

1. SOMEONE ELSE	2. SELF-EMPLOYED	8. DK	9. RF
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G5/J023 BRANCHPOINT: IF R IS CURRENTLY WORKING FOR SOMEONE ELSE (G3/J021=1) *and* WAS WORKING FOR SOMEONE ELSE AT R's LAST IW (Z136=1), GO TO G19b/J045

IF R DID NOT REPORT THAT IS CURRENTLY WORKING FOR SOMEONE ELSE ({G2/J020 & G3/J021} NOT 1) *and* WAS WORKING FOR SOMEONE ELSE AT R's LAST IW), GO TO G26/J063

IF R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2) *and* DID NOT REPORT THAT IS CURRENTLY SELF-EMPLOYED (G3/J021 NOT 2), CONTINUE ON TO G5/J023

OTHERWISE, GO TO G39/J158/JW158 2 BRANCHPOINT

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 4

FINAL VERSION 3 — 11/18/2006

J023
Q3384

G5. According to our records, in R's LAST IW MONTH, YEAR you were self-employed.

In what month and year did you stop working for yourself?

[IWER: MONTHS ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND CURRENT IW MONTH, YEAR.]

G5. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN
07. JUL	08. AUG	09. SEP	10. OCT	11. NOV	12. DEC
96. STILL WORKING FOR SELF AS SECOND JOB	97. DENIES BEING SELF- EMPLOYED AT PREVIOUS IW	98. DK	99. RF		
GO TO G5b/J028	GO TO G39/J158/JW158_2 BRANCHPOINT				
		DK	RF		

J024
Q3385
G5a. YEAR

G5b/J028 BRANCHPOINT: IF R DID NOT REPORT THAT IS STILL WORKING FOR SELF (AS SECOND JOB) (G5/J023 NOT 96), GO TO G6/J031

J028
Q3390

G5b. Were there any months since [*CURRENT IW MONTH, YEAR 2 YEARS AGO/R's
LAST IW MONTH, YEAR*] when you were not working for pay?

1. YES	5. NO	8. DK	9. RF
GO TO G39/J158/JW158_2 BRANCHPOINT			

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 6

FINAL VERSION 3 — 11/18/2006

J029
Q3391

G5c. Which months were those?

[R's PREV WAVE DATE: MONTH, YEAR]

NOTE: MONTH AND YEAR OF R's LAST IW ARE DISPLAYED TO IWER.

[IWER: MONTHS ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND CURRENT IW MONTH, YEAR]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN	(14) JAN	(27) JAN	(41) ALL OF 2000 (AFTER PREV IW IN)
(2) FEB	(15) FEB	(28) FEB	(42) ALL OF 1999 (AFTER PREV IW IN)
(3) MAR	(16) MAR	(29) MAR	(43) ALL OF 1999
(4) APR	(17) APR	(30) APR	(44) ALL OF 1998 (AFTER PREV IW IN)
(5) MAY	(18) MAY	(31) MAY	(45) ALL OF 1998
(6) JUN	(19) JUN	(32) JUN	(46) ALL OF 1997 (AFTER PREV IW IN)
(7) JUL	(20) JUL	(33) JUL	(47) ALL OF 1997
(8) AUG	(21) AUG	(34) AUG	(48) ALL OF 1996 (AFTER PREV IW IN)
(9) SEP	(22) SEP	(35) SEP	(49) ALL OF 1996
(10) OCT	(23) OCT	(36) OCT	(50) ALL OF 1995 (AFTER PREV IW IN)
(11) NOV	(24) NOV	(37) NOV	(51) ALL OF 1995
(12) DEC	(25) DEC	(38) DEC	(52) ALL OF 1994 (AFTER PREV IW IN)
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN)
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN)
			(57) OTHER (SPECIFY) [J030]
			(58) DK
			(59) RF

NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

G6/J031 BRANCHPOINT: GO TO G39/J158/JW158_2 BRANCHPOINT

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 7

FINAL VERSION 3 — 11/18/2006

J031
Q3392

G6. Were you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
GO TO G7/J038			

J032
Q3393

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

AMOUNT	0	DK	RF
GO TO G6b/J036	GO TO G7/J038		

J033-J035 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$625, \$1,500, \$3,000, \$6,500

ENTRY POINT: \$1,500

G6b/J036 BRANCHPOINT: GO TO G7/J038

J036
Q3394

G6b. [IWER: PROBE IF NECESSARY]

Was that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J037	98. DK	99. RF	

J038
Q3404

G7. Did you receive some or all of the net earnings or profits?

1. YES	5. NO	8. DK	9. RF
GO TO G28/J073			

J039
Q3405

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

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

AMOUNT	0	DK	RF
GO TO G7b/J043	GO TO G28/J073		

J040-J042 Unfolding Sequence

Question text: Did it amount to a total of less than \$___ per year, more than \$___ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$3,300, \$10,000, \$30,000, \$75,000

ENTRY POINT: \$10,000

G7b/J043 BRANCHPOINT: GO TO G28/J073

J043
Q3406

G7b. [IWER: PROBE IF NECESSARY]
Was that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J044	98. DK	99. RF	

G19b/J045 BRANCHPOINT: GO TO G28/J073

J045
Q3416

G19b. According to our records, in R's LAST IW MONTH, YEAR you were [working for R's LAST IW EMPLOYER NAME/also working for someone else].

Are you still working there?

1. YES	5. NO	7. DENIES WORKING (FOR NAMED EMPLOYER)	8. DK	9. RF
	GO TO G26/J063	GO TO G39/J158/JW158_2 BRANCHPOINT		

G19d/J046/JW158 1 BRANCHPOINT: IF R WORKS FOR SAME EMPLOYER AS R'S LAST IW (G19b/J045=1) and WE KNOW EMPLOYER NAME FROM LAST IW (Z091), GO TO G20/J055

BEGINNING OF EMPLOYER INFORMATION BLOCK-1:

(G19d/J046/JW158_1) — G19k/J053/JW165_1
 THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (G19d/J046/JW158_1 THROUGH G19k/J053/JW165_1) IS REPLICATED FURTHER ON IN SECTION J (G39/J158/JW158_2 - G40e/J165/JW165_2) AND ALSO IN SECTION K (GG49Y1/KW158_3 - GG50e/KW165_3) AND SECTION L (GH21/LW158_4 - GH21f/LW165_4) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK. QUESTION NUMBERS WITHIN THE EMPLOYER NAME BLOCK ARE W158 - W165, PRECEDED BY THE SECTION NAME, J, AND FOLLOWED BY "_1" WHICH INDICATES THAT THIS IS THE FIRST TIME THE EMPLOYER NAME BLOCK HAS OCCURRED WITHIN THE QUESTIONNAIRE.

JW158_1
J046
Q3418

G19d. IWER: READ TO ALL RESPONDENTS:
 We would like to obtain complete information about fringe benefits for employees like you. In order to do this, we need the full name and address of your employer.

For whom do you work [on your main job/now]?

(What is the (company's/organization's) name?)

COMPANY NAME

DK	RF
GO TO G20/J055	

JW159_1
J047
Q3420

G19f. What is the address of the place where you work?

[IWER: PROBE IF NECESSARY]
 I will need the mailing address, city, state, and zip code.

DK	RF
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HRS 2002 — SECTION J: EMPLOYMENT — PAGE 10

FINAL VERSION 3 — 11/18/2006

ADDRESS 1	GO TO G19h/J049/JW161_1	GO TO G20/J055
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DK	RF
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JW160_1
J048
Q3421
G19g. ADDRESS 2

DK	RF
----	----

JW161_1
J049
Q3422
G19h. CITY

GO TO G20/J055

97. OTHER (SPECIFY) JW163_1 OTHER COUNTRY	98. DK	99. RF
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JW162_1
J050/Q3423
G19i. STATE

GO TO G20/J055

NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.

DK	RF
----	----

JW164_1
J052
Q3424
G19j. ZIP

[IWER: DO NOT USE DASH IN PHONE NUMBER]

[IWER: ENTER 999 FOR UNKNOWN AREA CODE OR NUMBER]

 JW165_1
 J053_1
 Q3425
 G19k. PHONE NUMBER

END OF **EMPLOYER INFORMATION BLOCK-1:**

(G19d/J046/JW158_1) — (G19k/J053/JW165_1)

J055

Q3428

G20. Were there any months since [*CURRENT IW MONTH, YEAR 2 YEARS AGO/R's LAST IW MONTH, YEAR*] when you did not work for [*R's LAST IW EMPLOYER NAME/R's CURRENT EMPLOYER NAME/that employer*]?

1. YES	5. NO	8. DK	9. RF
GO TO G21/J058 BRANCHPOINT			

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 12

FINAL VERSION 3 — 11/18/2006

J056
Q3429

G20a. Which months were those?

IF THIS IS A NEW SPOUSE/PARTNER:

[IWER: MONTHS ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND CURRENT IW MONTH, YEAR]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN	(14) JAN	(27) JAN	(41) ALL OF 2000 (AFTER PREV IW IN)
(2) FEB	(15) FEB	(28) FEB	(42) ALL OF 1999 (AFTER PREV IW IN)
(3) MAR	(16) MAR	(29) MAR	(43) ALL OF 1999
(4) APR	(17) APR	(30) APR	(44) ALL OF 1998 (AFTER PREV IW IN)
(5) MAY	(18) MAY	(31) MAY	(45) ALL OF 1998
(6) JUN	(19) JUN	(32) JUN	(46) ALL OF 1997 (AFTER PREV IW IN)
(7) JUL	(20) JUL	(33) JUL	(47) ALL OF 1997
(8) AUG	(21) AUG	(34) AUG	(48) ALL OF 1996 (AFTER PREV IW IN)
(9) SEP	(22) SEP	(35) SEP	(49) ALL OF 1996
(10) OCT	(23) OCT	(36) OCT	(50) ALL OF 1995 (AFTER PREV IW IN)
(11) NOV	(24) NOV	(37) NOV	(51) ALL OF 1995
(12) DEC	(25) DEC	(38) DEC	(52) ALL OF 1994 (AFTER PREV IW IN)
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN)
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN)
			(57) OTHER (SPECIFY) [J057]
			(58) DK
			(59) RF

NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

G21/J058 BRANCHPOINT: IF WE DO NOT HAVE JOB TITLE FROM R'S LAST IW (Z128 IS EMPTY), GO TO G41a/J166

J058
Q3432

G21. In R's LAST IW MONTH, YEAR our records indicate that your job title was R's LAST IW TITLE.

Is this still the case?

[IWER: IF JOB TITLE IS SLIGHTLY INACCURATE BUT DESCRIBES R'S CURRENT JOB, ANSWER "YES" HERE AND NOTE CORRECTIONS AS A COMMENT.]

1. YES	5. NO	3. RETIRED & WORKING FOR SAME EMPLOYER/BUSINESS	7. DENIES HAVING THIS JOB TITLE AT PREVIOUS WAVE	8. DK	9. RF
GO TO G41a/J166	GO TO G41a/J166	GO TO G26/J063		GO TO G41a/J166	

J059
Q3433

G22. What was your job title in [CURRENT IW MONTH, YEAR 2 YEARS AGO/R'S LAST IW MONTH, YEAR]?

[IWER: PROBE:]
The title that your employer used?

TITLE

DK	RF
----	----

J060
Q3434

G23. What sort of work did you do?

[IWER: PROBE:]
Tell me a little more about what you did.

DK	RF
----	----

J061
Q3435

G24. What is your job title now?

[IWER: PROBE:]
The title that your employer uses?

_____ DK RF
TITLE

J062
Q3436

G25. What sort of work do you do now?

[IWER: PROBE:]
Tell me a little more about what you do.

_____ DK RF

G26/J063 BRANCHPOINT: IF R DENIES HAVING PREVIOUSLY LISTED JOB TITLE AT R'S
LAST IW (G21/J058=7), GO TO G43/J169

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 15

FINAL VERSION 3 — 11/18/2006

J063
Q3437
G26.

IF R WAS WORKING IN LAST IW AND NOW IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (G21/J058=3)} and YEAR RETIRED WAS NOT REPORTED (G1h/J018 NOT ASKED):

In what month and year did you retire?

IF R IS NO LONGER WORKING FOR R's LAST IW EMPLOYER (G19b/J045=5):

In what month and year did you stop working there?

IF NAME OF R's LAST IW EMPLOYER IS KNOWN (Z091 NOT EMPTY):

According to our records, you were working for R's LAST IW EMPLOYER NAME (per Z091) in R's LAST IW MONTH, YEAR.

In what month and year did you stop working there?

OTHERWISE:

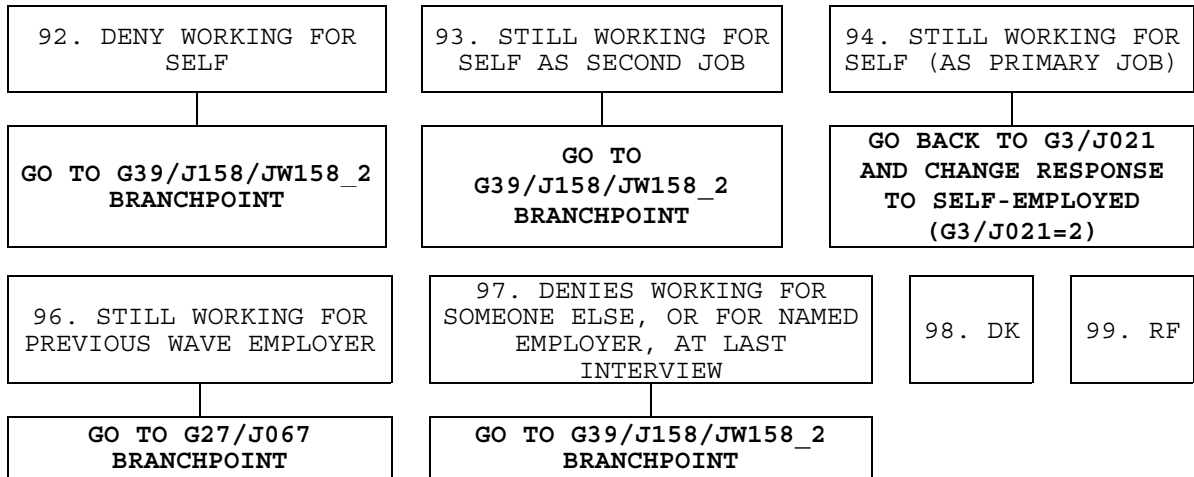
According to our records, you were working for someone else when we last talked to you in R's LAST IW MONTH, YEAR.

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

[IWER: MONTHS ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND CURRENT IW MONTH, YEAR]

J063
Q3437
G26. MONTH:

- | | | | | | |
|---------|---------|---------|---------|---------|---------|
| 01. JAN | 02. FEB | 03. MAR | 04. APR | 05. MAY | 06. JUN |
| 07. JUL | 08. AUG | 09. SEP | 10. OCT | 11. NOV | 12. DEC |



- | | |
|----|----|
| DK | RF |
|----|----|

J064
Q3438
G26a. YEAR

G27/J067 BRANCHPOINT: IF R SAID STILL WORKING FOR LAST IW EMPLOYER (G26/J063=96) and DID NOT REPORT THAT IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (G21/J058 NOT 3)}, GO BACK TO G19b/J045 AND CHANGE RESPONSE TO YES (G19b/J045=1)

J067
Q3441

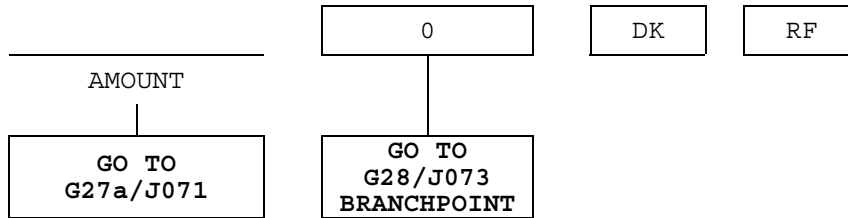
G27. IF R WAS WORKING IN LAST IW and NOW IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (G21/J058=3)}:
What were you earning, before deductions, when you retired?

OTHERWISE:

What were you earning, before deductions, when you left that employer?

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

[IWER: DO NOT PROBE DK/RF]



J068-J070 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$200, \$800, \$1,500, \$3,000

ENTRY POINT: \$800

G27a/J071 BRANCHPOINT: GO TO G28/J073 BRANCHPOINT

J071
Q3442

G27a. [IWER: PROBE IF NECESSARY]

Was that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____	98. DK	99. RF	

J072

G28/J073 BRANCHPOINT: IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3), GO TO G29/J080 BRANCHPOINT

J073
Q3444

G28. IF NOT SELF-EMPLOYED AT LAST 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 LAST IW:
Why did you stop working at that business?

[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY]

01. BUSINESS CLOSED	02. LAID OFF/LET GO	03. POOR HEALTH/DISABLED	04. FAMILY CARE	05. BETTER JOB
GO TO G29/J080 BRANCHPOINT	GO TO G28d/J079			
06. QUIT	07. RETIRED	97. OTHER (SPECIFY) _____ J074	98. DK	99. RF

G28a/J075 BRANCHPOINT: IF R WAS SELF-EMPLOYED AT R's LAST IW, GO TO G29/J080 BRANCHPOINT

J075
Q3445

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

1. YES	5. NO	8. DK	9. RF
GO TO G28c/J078			

J076
Q3446

G28b. How did it change?

[IWER: CHOOSE ALL THAT APPLY]

01. SUPERVISOR ENCOURAGED DEPARTURE	02. COWORKER ENCOURAGED DEPARTURE	03. WAGES REDUCED (OR ABOUT TO BE REDUCED)	04. HOURS REDUCED (OR ABOUT TO BE REDUCED)
			GO TO G28d/J079
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) _____ J077	98. DK	99. RF	

J078
Q3447

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
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J079
Q3448

G28d. Did your employer experience a permanent reduction in employment between [CURRENT IW MONTH, YEAR 2 YEARS AGO/R's LAST IW MONTH, YEAR] and the time you were leaving?

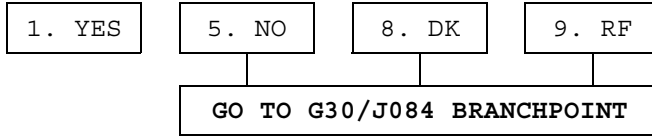
[IWER: PERMANENT EMPLOYMENT REDUCTIONS ARE SOMETIMES CALLED 'DOWNSIZING'; 'LAYOFFS' CAN BE PERMANENT OR TEMPORARY.]

1. YES	5. NO	8. DK	9. RF
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G29/J080 BRANCHPOINT IF R STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} {ONE MONTH OR LESS} AFTER R's LAST IW (per {G26&G26a/J063&J064 or G5&G5a/J023&J024}) or R DID NOT SAY WHEN S/HE STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} ({G26/J063 or G26a/J064}={DK or RF} or {G5/J023 or G5a/J024}={DK or RF}), GO TO G30/J084 BRANCHPOINT

J080
Q3449

G29. Were there any months between *R's LAST IW MONTH, YEAR* and *MONTH, YEAR R STOPPED WORKING FOR [EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]* when you did not work [at this business/for this employer]?



HRS 2002 — SECTION J: EMPLOYMENT — PAGE 20

FINAL VERSION 3 — 11/18/2006

J081
Q3450

G29a. Which months were those?

[IWER: MONTHS ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND MONTH, YEAR R STOPPED WORKING FOR [EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN	(14) JAN	(27) JAN	(41) ALL OF 2000 (AFTER PREV IW IN)
(2) FEB	(15) FEB	(28) FEB	(42) ALL OF 1999 (AFTER PREV IW IN)
(3) MAR	(16) MAR	(29) MAR	(43) ALL OF 1999
(4) APR	(17) APR	(30) APR	(44) ALL OF 1998 (AFTER PREV IW IN)
(5) MAY	(18) MAY	(31) MAY	(45) ALL OF 1998
(6) JUN	(19) JUN	(32) JUN	(46) ALL OF 1997 (AFTER PREV IW IN)
(7) JUL	(20) JUL	(33) JUL	(47) ALL OF 1997
(8) AUG	(21) AUG	(34) AUG	(48) ALL OF 1996 (AFTER PREV IW IN)
(9) SEP	(22) SEP	(35) SEP	(49) ALL OF 1996
(10) OCT	(23) OCT	(36) OCT	(50) ALL OF 1995 (AFTER PREV IW IN)
(11) NOV	(24) NOV	(37) NOV	(51) ALL OF 1995
(12) DEC	(25) DEC	(38) DEC	(52) ALL OF 1994 (AFTER PREV IW IN)
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN)
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN)
			(57) OTHER (SPECIFY) [J082]
			(58) DK
			(59) RF

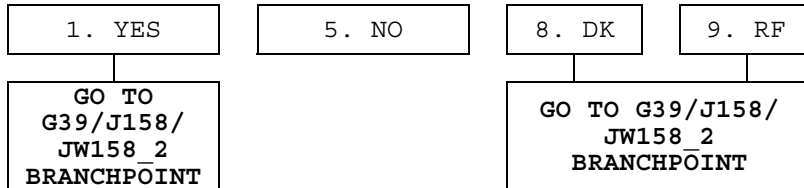
NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

(G29b)/J083 BRANCHPOINT: IF R DID NOT REPORT THAT IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058 NOT 3), GO TO G30/J084 BRANCHPOINT

J083

Q9858

(G29b) Is your current work on this job being credited to the pension plan that you were a member of in your previous interview?



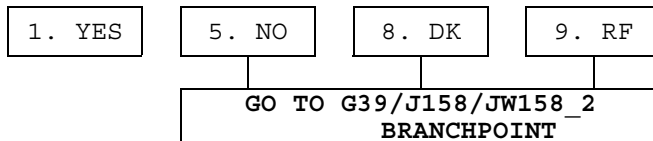
G30/J084 BRANCHPOINT: IF R HAD PENSION PLAN ON JOB AT R'S LAST IW, ASSIGN 1 TO G30/J084 AND GO TO G30a/J085

J084

Q3452

G30. IF NOT SELF-EMPLOYED AT R'S LAST IW (Z136 NOT 2):
Were you included in a pension or retirement plan, or in any tax deferred savings plan, when you worked for [R's LAST IW EMPLOYER NAME (per Z091)/R's CURRENT EMPLOYER NAME (per J046/JW158_1)/that employer]?

OTHERWISE:
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?



J085
Q3453

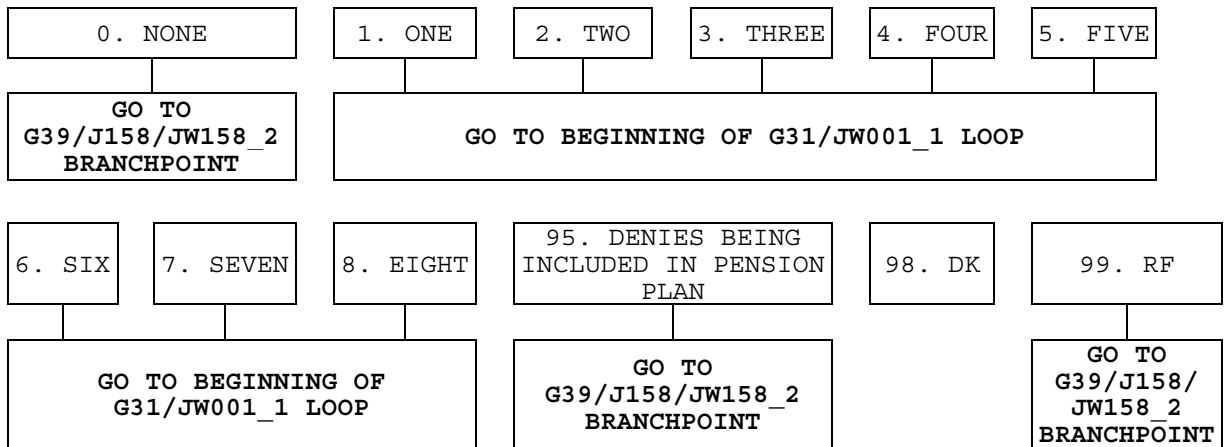
G30a. IF R REPORTED AT LAST IW THAT WAS INCLUDED IN PENSION PLAN ON THIS JOB (Z133=1):
According to our records, you reported that you were included in one or more pension plans on this job.
In how many different pension plans were you included on this job?

[IWER: ENTER "95" IF R DENIES BEING INCLUDED IN ANY PENSION PLAN]

OTHERWISE:

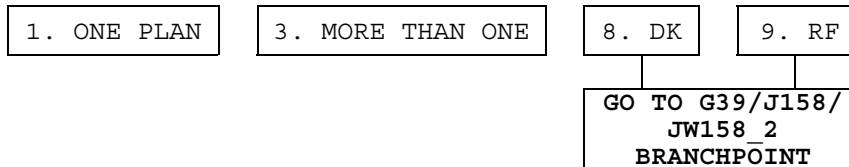
In how many different pension plans were you included on this job?

1 - 8 PLANS



J086
Q9859

(G30b) Is this just one plan or more than one?



NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS COMPRISES THE PENSION BLOCK. (G31/J088/JW001_1 - G38/J157/JW042_1) IS REPLICATED IN SECTION K (GG30/J088-GG37) AND TWICE IN SECTION L (GH13/J088-GH20 & GH28/J088-GH34Y1c) AND IS KNOWN AS THE SECTION J PENSION BLOCK.

BEGINNING OF PENSION BLOCK-1:

(G31/J088/JW001_1) — (G38/J157/JW042_1) QUESTION NUMBERS WITHIN THE PENSION BLOCK ARE W001 - W042, PRECEDED BY THE SECTION NAME, J, AND FOLLOWED BY "1" WHICH INDICATES THAT THIS IS THE FIRST TIME THE EMPLOYER NAME BLOCK HAS OCCURRED WITHIN THE QUESTIONNAIRE.

BEGINNING OF G31/J088/JW001_1 LOOP: QUESTIONS G31/J088/JW001_1 THROUGH G38/J157/JW042_1 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT G30a/J085 (G30a/J085={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT (G30b)/J086 ((G30b)/J086={1 or 3}).

JW001_1
J088
Q3455

G31. IF THIS IS THE FIRST PLAN and {R HAS MORE THAN ONE PLAN (G30a/J085 ≥ 2 or (G30b)/J086=3)}:
Now I have some questions about the most important of these plans.
I would like to know what type of plan this was.

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN FOR (G30a/J085 ≥ 2) or THE SECOND PLAN FOR ((G30b)/J086=3):
Now I have some questions about the next most important of these plans.
I would like to know what type of plan this was.

IF R HAS ONLY ONE PLAN ({G30a/J085 or (G30b)/J086}=1):
I would like to know what type of plan this was.

READ TO ALL Rs ON THE FIRST LOOP:
In some retirement plans, call them Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, call them Type B, money is accumulated in an account for you.

NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER'S DISCRETION.

ASK ALL Rs:
Was your plan Type A or Type B?

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

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

GO TO
G32/J110/
JW021_1

GO TO G39/J158/JW158 2
BRANCHPOINT
(OUT OF G31/J088/
JW001_1 LOOP)

JW002_1

J089

Q3456

G31a. IF R HAS BOTH TYPES OF PLAN (G31/JW001_1=3):

For the part of your pension where money is accumulated in an account,
how much money was in your account when you left that
[business/employer]?

OTHERWISE:

How much money was in your account when you left that
[business/employer]?

[IWER: DO NOT PROBE DK/RF]

DK

RF

AMOUNT

GO TO
G31b/J093/JW006_1

JW003_1 - JW005_1 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than
\$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$20,000

JW006_1
J093
Q3457

G31b. When you left that [business/employer], did you withdraw the money, roll it over into an IRA, leave it to accumulate in the old plan, convert it to an annuity, or what?

[IWER: DO NOT PROBE, BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS]

1. WITHDREW THE MONEY	2. ROLLED OVER INTO IRA	3. LEFT TO ACCUMULATE	4. CONVERT TO ANNUITY	
5. TRANSFERRED TO NEW EMPLOYER	6. LOST BENEFITS	7. OTHER (SPECIFY) _____ JW007_1	8. DK	9. RF

(G31ba)/J095/JW008 1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (G31b/J093/JW006 1 NOT 3), GO TO (G31ca)/J100/JW013_1 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (G31b/J093/JW006_1=3 ONLY), GO TO G31c/J096/JW009_1

JW008_1
J095
Q9860

(G31ba) How much money did you leave in the old account to accumulate?

AMOUNT

DK	RF
----	----

JW009_1
J096
Q3458

G31c. How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO
(G31ca)/J100/
JW013_1
BRANCHPOINT

JW010_1 - JW012_1 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$20,000

(G31ca)/J100/JW013_1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (G31b/J093/JW006_1 NOT 4), GO TO (G31g)/J105/JW018_1 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (G31b/J093/JW006_1=4 ONLY), GO TO G31d/J101/JW014_1

JW013_1
J100
Q9861

(G31ca) How much did you convert to annuity?

AMOUNT

JW014_1
J101
Q3459

G31d. How old were you when you started receiving the benefits from that annuity?

[IWER: IF R INDICATES BENEFITS HAVE NOT YET STARTED, ASK AT WHAT AGE THEY WILL BEGIN, AND NOTE THIS IN COMMENT BOX]

AGE

DK	RF
----	----

JW015_1
J102
Q3460

G31e. How much are the benefits per month or year?

[IWER: IF BENEFITS HAVE NOT YET STARTED, RECORD WHAT BENEFITS WILL BE]

AMOUNT

DK	RF
----	----

GO TO
(G31g)/J105/
JW018_1
BRANCHPOINT

JW016_1
J103
Q3461

G31f. [IWER: PROBE IF NECESSARY]
Was that per month or year?

PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ JW017_1	98. DK	99. RF
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(G31g)/J105/JW018 1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (G31b/J093/JW006 1 NOT 2) or THAT WAS ONLY RESPONSE (G31b/J093/JW006 1=2 ONLY), GO TO (G31ga)/J109/JW019 1 BRANCHPOINT

JW018_1
J105
Q9862

(G31g) How much did the rollover amount to?

AMOUNT

DK

RF

(G31ga)/J109/JW019 1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (G31b/J093/JW006 1 NOT 5) *or* THAT WAS ONLY RESPONSE (G31b/J093/JW006_1=5 ONLY), GO TO G32/J110/JW021 1 BRANCHPOINT

JW019_1
J109
Q9863

(G31ga) How much did the transfer amount to?

AMOUNT

DK

RF

G32/J110/JW021 1 BRANCHPOINT: IF PLAN IS TYPE B ONLY (G31/J088/JW001 1=2), GO TO G38/J157/JW042_1

JW021_1
J110
Q3463

G32. IF R's PLAN IS BOTH TYPE A AND TYPE B (G31/J088/JW001_1=3):
Now, about the part of your pension where benefits are based on a formula.

ASK ALL Rs:

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?

[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY AND ASK ALL APPROPRIATE FOLLOW-UP QUESTIONS]

1. EXPECT FUTURE BENEFITS	2. RECEIVING BENEFITS NOW	3. RECEIVED CASH SETTLEMENT	4. ROLLED OVER INTO IRA
6. LOST BENEFITS	7. OTHER (SPECIFY) _____ J111/JW022_1	8. DK	9. RF

G32a/J112/JW023 1 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW (G32/J110/JW021 1 NOT 2), GO TO G32g/J122/JW030 1 BRANCHPOINT

JW023_1
J112
Q3464

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

G32a. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF
		DK	RF			

JW024_1
J113
Q3465
G32b. YEAR

JW025_1
 J115
 Q3467

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

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO G32d/J119/ JW026_1	GO TO G32e/J121/ JW028_1		

J116_1 - J118_1 Unfolding Sequence

Question text: Do they amount to less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$200, \$400, \$1,200, \$1,600

ENTRY POINT: \$400

G32d/JW026_1 BRANCHPOINT: GO TO G32e/JW028_1

JW026_1
 J119
 Q3468

G32d. [IWER: PROBE IF NECESSARY]
 Was that per month or year?

PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J120/JW027_1	98. DK	99. RF
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JW028_1
 J121
 Q3470

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

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

G32g/J122/JW030 1 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED A CASH SETTLEMENT WHEN (G32/J110/JW021 1 NOT 3), GO TO G32j/J128/JW033 1 BRANCHPOINT

JW030_1
J122
Q3471

G32g. How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

_____ DK RF

AMOUNT

GO TO
G32h/J126/
JW031_1

J123_1 - J125_1 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$2,000, \$6,000, \$60,000, \$250,000

ENTRY POINT: \$6,000

JW031_1
J126
Q3472

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) 8. DK 9. RF

J127/JW032_1

G32j/J128/JW033 1 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA (G32/J110/JW021 1 NOT 4), GO TO G34/J129/JW035 1 BRANCHPOINT

JW033_1
J128
Q3473

G32j. How much did the rollover amount to?

IRA ROLLOVER

_____ DK RF

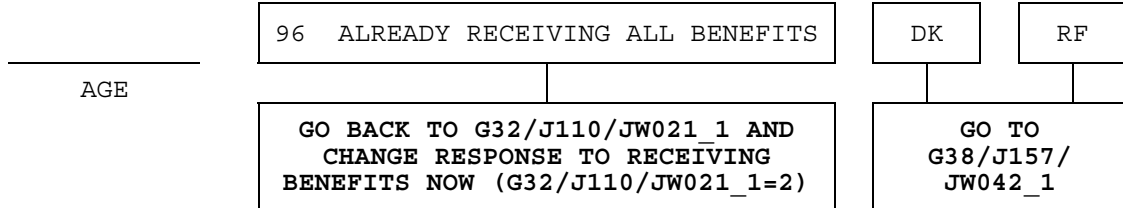
AMOUNT

G34/J129/JW035_1 BRANCHPOINT: IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM PENSION (G32/J110/JW021 1 NOT 1) or THIS IS A LIVING PROXY INTERVIEW (CS1A/A009={2 or 3}), GO TO G38/J157/JW042_1

JW035_1
J129
Q3475

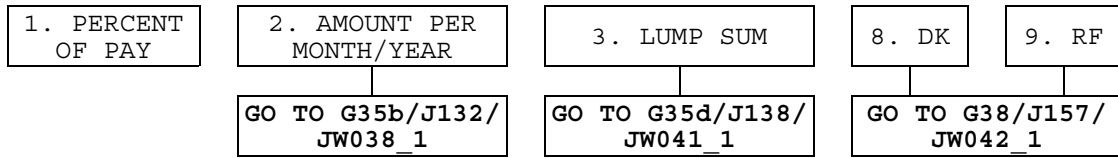
G34. At what age do you expect to start receiving (the rest of your) benefits from this plan?

40-94 AGE



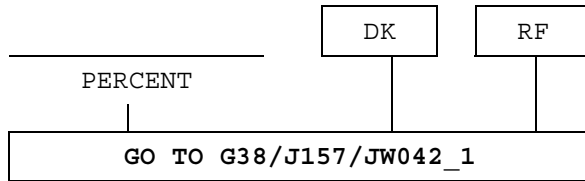
JW036_1
J130
Q3476

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



JW037_1
J131
Q3477

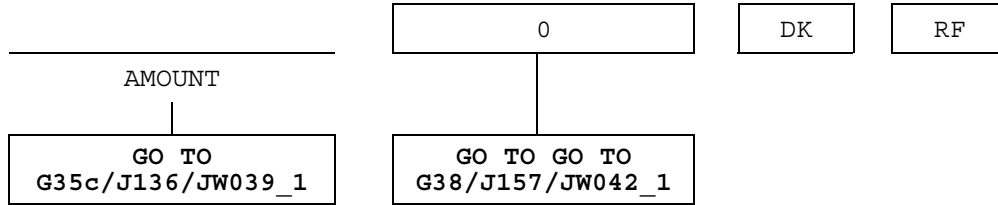
G35a. [IWER: ENTER THE PERCENT OF FINAL PAY]



JW038_1
 J132
 Q3478

G35b. [IWER: PROBE IF NECESSARY]
 How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]



J133_1 - J135_1 Unfolding Sequence

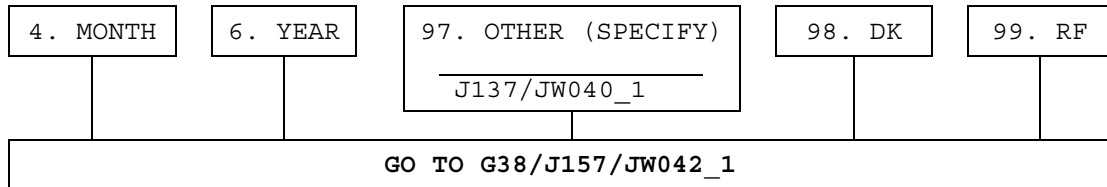
Question text: Do you expect a total of less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down
 BREAKPOINTS: \$500, \$1,000, \$2,000, \$3,000
 ENTRY POINT: \$1,000

G35c/J136/JW039_1 BRANCHPOINT: GO TO G38/J157/JW042_1

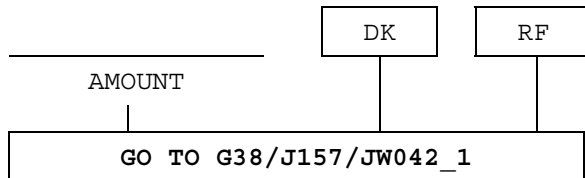
JW039_1
 J136
 Q3479

G35c. [IWER: PROBE IF NECESSARY]
 Was that per month or year?
 PER:



JW041_1
 J138
 Q3481

G35d. [IWER: ENTER LUMP SUM AMOUNT]



JW042_1
J157
Q3493

G38. What is the earliest age at which you could have left that job and begun to receive pension benefits from this plan?

AGE

END OF G31/J088/JW001_1 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS G31/J088/JW001_1 THROUGH G38/J157/JW042_1) FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT G30a/J085 (G30a/J085={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (G30b)/J086 ((G30b)/J086=3). IF NOT, CONTINUE ON TO G39/JW158_2 BRANCHPOINT.

END OF PENSION BLOCK-1:

(G31/J088/JW001_1 — G38/J157/JW042_1)

G39/J158/JW158 2 BRANCHPOINT: IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3), GO TO G41a/J166

IF R {WAS IN NURSING HOME (X008=1) and DID NOT HAVE SECOND RESIDENCE (X032=5)} AT R'S LAST IW, GO TO G141/J596 BRANCHPOINT

IF R DID NOT REPORT THAT IS CURRENTLY WORKING (G2/J020 NOT 1), GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

IF IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO G41a/J166

BEGINNING OF **EMPLOYER INFORMATION BLOCK-2:**

(G39/J158/JW158_2 — G40e/J165/JW165_2)

NOTE: THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (G39/J158/JW158_2 THROUGH G40e/J165_2) IS A REPLICATE OF AN EARLIER SERIES IN SECTION J (G19d/J046/JW158_1 - G19k/J053) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK.

JW158_2

J158

Q3495

G39. IWER: READ TO ALL RESPONDENTS:

We would like to obtain complete information about fringe benefits for employees like you. In order to do this, we need the full name and address of your employer.

For whom do you work [now/on your main job]?

(What is the (company's/organization's) name?)

COMPANY

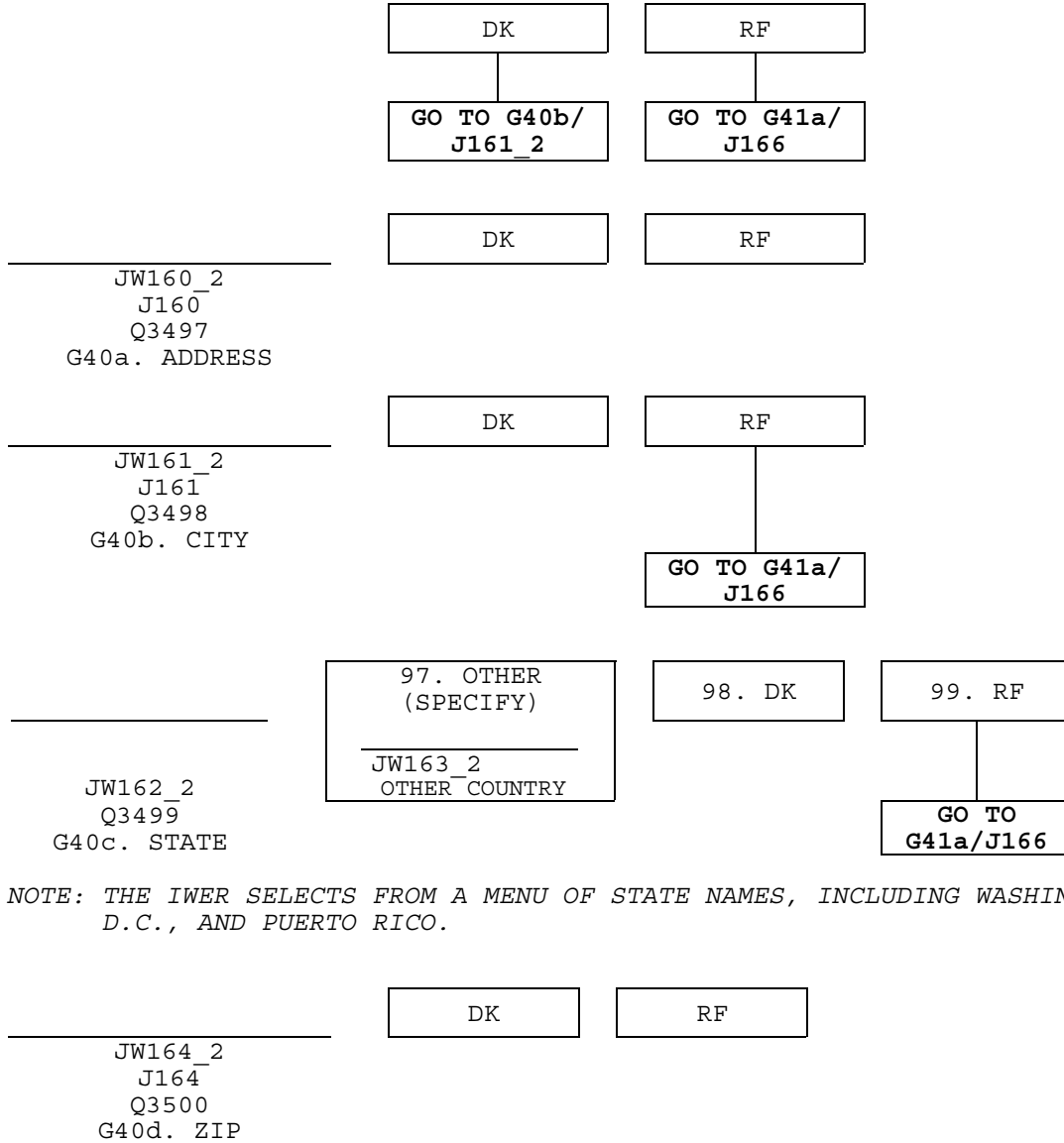
DK	RF
GO TO G41a/J166	

JW159_2
J159
Q3496

G40. What is the address of the place where you work?

[IWER: PROBE IF NECESSARY]

I will need the mailing address, city, state, and zip code.



NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.

[IWER: DO NOT USE DASH IN PHONE NUMBER]

[IWER: ENTER 999 FOR UNKNOWN AREA CODE OR NUMBER]

JW165_2
J165
Q3501
G40e. PHONE NUMBER

END OF **EMPLOYER INFORMATION BLOCK-2:**
(G39/J158/JW158_2) - (G40e/J165/JW165_2)

J166
Q3503

G41a. IF NOT SELF-EMPLOYED (G3/J021 NOT 2):

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 SELF-EMPLOYED (G3/J021=2):

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?)

INDUSTRY

G41b/J167 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO G42/J168

J167
Q3504

G41b. What is the official title of your job?

(The title that your employer uses.)

TITLE

J168
Q3505

G42. What sort of work do you do?

(Tell me a little more about what you do.)

TYPE OF WORK

J169
Q3506

G43. In what month and year did you start doing this kind of work, including work for previous employers?

[IWER: MONTHS ENTERED MUST BE BEFORE OR ON CURRENT IW MONTH, YEAR]

G43. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

J170
Q3507
G43a. YEAR

J172
Q3509

G44. How many hours a week do you usually work [on this job/in this business]?

HOURS

G45/J173 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO G47/J179

J173
Q3513

G45. 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.

1. SAME EACH WEEK/THIS NUMBER	2. VARY A LOT	8. DK	9. RF
GO TO G46/J176		GO TO G46/J176	

J174
Q3514

G45a. How many hours would you work in a week with relatively long hours?

HOURS

DK	RF
----	----

J175
Q3515

G45b. How many hours in a relatively short week?

HOURS

DK	RF
----	----

J176
Q3516

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

AMOUNT

NONE	DK	RF
ASSIGN 6 TO G46b/J177 AND GO TO G47/J179	GO TO G47/J179	

J177
Q3517

G46b. TIME UNIT:

1. DAYS	2. WEEKS	4. MONTHS	6. NONE
7. OTHER (SPECIFY) _____		8. DK	9. RF
J178			

J179
Q3519

G47. READ SLOWLY:
(Counting paid vacations as weeks of work,) how many weeks a year do you usually work on this job?

[IWER: COUNT PAID SICK TIME AS WORK TIME]

WEEKS

J180
Q3530

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

J181
Q3531

G48a. About how many days did you miss?

DAYS

G49/J183 BRANCHPOINT: IF R HAS SAME {EMPLOYER AND JOB TITLE} AS R's LAST IW or R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (G21/J058={1 or 3})}, GO TO G51/J185
IF R IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO G52/J187

J183
Q3534

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

DAYS

J184
Q3536

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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J185
Q3537

G51. On your job, do you make decisions about the pay and promotion of others?

1. YES	5. NO	8. DK	9. RF
GO TO G56/J205			

J186
Q3538

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

_____	DK	RF
NUMBER OF PEOPLE		
GO TO G56/J205		

J187
Q3539

G52. Are you paid a regular salary or wages?

1. YES	5. NO	8. DK	9. RF
GO TO G53/J194			

J188
Q3540

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

[IWER: USE ZERO FOR NONE]

	0	DK	RF
AMOUNT			
GO TO G52b/J192	GO TO G53/J194		

J189-J191 Unfolding Sequence

Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$15,000, \$30,000, \$75,000

ENTRY POINT: \$15,000

G52b/J192 BRANCHPOINT: GO TO G53/J194

J192
Q3541
G52b. PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____	98. DK	99. RF	
J193				

J194
Q3543

G53. Do you receive some or all of the net earnings or profits?

1. YES	5. NO	8. DK	9. RF
GO TO G54/J201			

J195
Q3544

G53a. IF R IS PAID REGULAR SALARY OR WAGES (G52/J187=1):
In addition to your regular salary, how much do you receive from net earnings or profits?

OTHERWISE:
How much do you receive from net earnings or profits?

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

[IWER: USE ZERO FOR NONE]

	0	DK	RF
AMOUNT			
GO TO G53b/J199	GO TO G54/J201		

J196-J198 Unfolding Sequence

Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$3,000, \$10,000, \$25,000, \$65,000

ENTRY POINT: \$10,000

G53b/J199 BRANCHPOINT: GO TO G54/J201

J199
Q3545
G53b. PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J200		98. DK	99. RF

J201
Q3548

G54. Including yourself, how many people work in this business?

DK	RF
----	----

NUMBER OF PEOPLE

G55a/J202 BRANCHPOINT: IF {R HAS SAME SPOUSE/PARTNER AS R's LAST IW *and* R WAS SELF-EMPLOYED AT R's LAST IW} *or* R IS NOT MARRIED/PARTNERED, GO TO G63/J248 BRANCHPOINT

J202
Q3549

G55a. Does your [husband/wife/partner] do any work for the business?

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

GO TO G63/J248 BRANCHPOINT

J203
Q3550

G55b. How many hours a week does [he/she] usually work for the business?

DK	RF
----	----

NUMBER OF HOURS

J204
Q3551

G55c. Is [he/she] paid a regular salary?

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

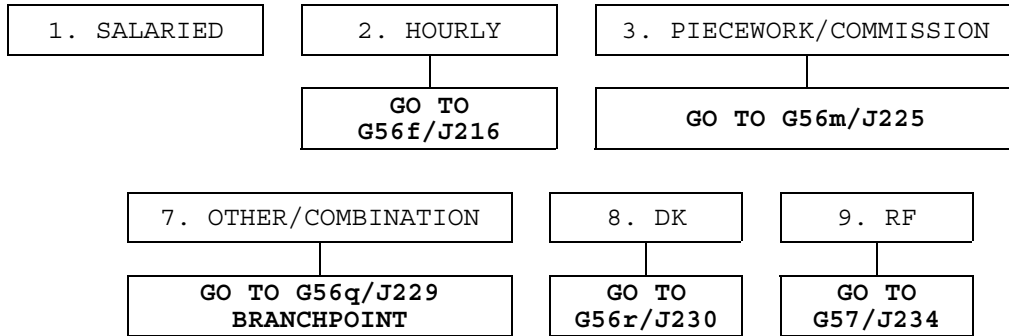
GO TO G63/J248 BRANCHPOINT

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 45

FINAL VERSION 3 — 11/18/2006

J205
Q3555

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



J206
Q3557

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF RESPONDENT IS A TEACHER, RECORD ANNUAL SALARY]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

	0	DK	RF
AMOUNT			
GO TO G56b/J210	GO TO G56c/J212		

J207-J209 Unfolding Sequence

Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$10,000, \$25,000, \$50,000, \$100,000

ENTRY POINT: \$25,000

G56b/J210 BRANCHPOINT: GO TO G56c/J212

J210
Q3558

G56b. [IWER: PROBE IF NECESSARY]

Is that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J211		98. DK	99. RF

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 47

FINAL VERSION 3 — 11/18/2006

J212
Q3560

G56c. 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?

[IWER: IF TREATMENT OF OVERTIME DIFFERS (E.G., DEPENDING ON DAY OF WEEK) PROBE FOR MOST FREQUENT OR MOST IMPORTANT OUTCOME.]

1. EXTRA PAY	2. TIME OFF	3. NO COMPENSATION	6. DON'T WORK OVER TIME (VOL)	8. DK	9. RF
GO TO G57/J234					

J213
Q3561

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

1. TIME AND HALF	2. DOUBLE TIME	3. STRAIGHT TIME OR REGULAR WAGE	
4. PER HOUR AMOUNT	7. OTHER (SPECIFY) J214	8. DK	9. RF

G56e/J215 BRANCHPOINT: IF R's OVERTIME RATE WAS NOT A PER HOUR AMOUNT (G56d/J213 NOT 4), GO TO G57/J234

J215
Q3562

G56e. [IWER: PROBE IF NECESSARY]
How much would you make per hour for each extra hour?

[IWER: BE SURE TO ENTER .00 FOR CENTS IF THERE ARE NONE]

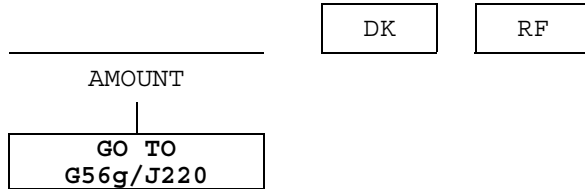
_____	DK	RF
AMOUNT		
GO TO G57/J234		

J216
Q3564

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]



J217-J219 Unfolding Sequence

Question text: Does it amount to less than \$____ per hour, more than \$____ per hour, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$7.00, **\$11.00**, \$16.00, \$26.00

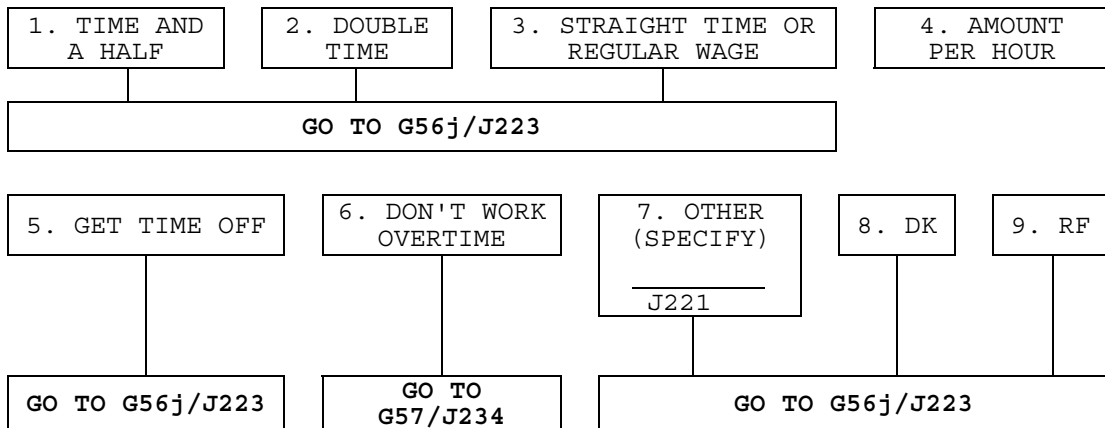
ENTRY POINT: \$11.00

G56g/J220 BRANCHPOINT: IF R DID NOT REPORT HOURLY WAGE RATE (G56f/J216 = {DK or RF}), GO TO G56j/J223

J220
Q3565

G56g. What is your hourly wage rate for overtime?

[IWER: IF TREATMENT OF OVERTIME DIFFERS (E.G., DEPENDING ON DAY OF WEEK) PROBE FOR MOST FREQUENT OR MOST IMPORTANT OUTCOME.]



HRS 2002 — SECTION J: EMPLOYMENT — PAGE 49

FINAL VERSION 3 — 11/18/2006

J222
Q3566

G56Y1g. (What is your hourly wage rate for overtime?)

[IWER: BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE]

0	DK	RF
---	----	----

AMOUNT

J223
Q3567

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

0	DK	RF
---	----	----

WEEKS

GO TO G57/J234

J224
Q3573

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

1. REQUIRED	2. SOMETIMES REQUIRED	3. UP TO R	8. DK	9. RF
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GO TO G57/J234

J225
Q3574

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

DK	RF
----	----

AMOUNT

GO TO G57/J234

J226
Q3575

G56n. [IWER: PROBE IF NECESSARY]
Was that per week or month?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J227	98. DK	99. RF	

J228
Q3577

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

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 50

FINAL VERSION 3 — 11/18/2006

[IWER: BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE]

	0 NO EXTRA PAY OR TIME OFF	999995 GET TIME OFF INSTEAD	DK	RF
AMOUNT				

G56q/J229 BRANCHPOINT: IF "OTHER/COMBINATION" WAS NOT SELECTED FOR HOW R WAS PAID (G56/J205 NOT 7), GO TO G57/J234

J229
Q3578
G56q. How are you paid?

	DK	RF
HOW PAID		

J230
Q3579
G56r. How much are you paid before taxes and other deductions?

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

	DK	RF
AMOUNT	GO TO G57/J234	

J231
Q3580
G56s. [IWER: PROBE IF NECESSARY]
Was that per hour, week, month, or year?
PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J232	98. DK	99. RF	

J233
Q3582

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

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

	0 NO EXTRA PAY OR TIME OFF	99995 GET TIME OFF INSTEAD	DK	RF
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AMOUNT

J234
Q3589

G57. (Not counting overtime hours), [could/Could] you reduce the number of paid hours in your regular work schedule?

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

G57a/J235 BRANCHPOINT: IF R IS ABLE TO REDUCE WORK HOURS (G57/J234=1) and R WORKS {30 OR MORE} HOURS PER WEEK (G44/J172 ≥ 30), GO TO G59/J237

IF R IS ABLE TO REDUCE WORK HOURS (G57/J234=1) and R DID NOT REPORT WORKING AT LEAST 30 HOURS PER WEEK (G44/J172 {<30 or = {DK or RF}}}), GO TO G60/J241

J235
Q3590

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/J241

J236
Q3591

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

	DK	RF
--	----	----

NUMBER OF HOURS

GO TO G60/J241

J237
Q3592

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/J241				

J238
Q3593

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
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J239
Q3594

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

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

J240
Q3595

G59c. Would your eligibility for pension benefits be affected?

1. YES	5. NO	6. DOESN'T HAVE PENSION BENEFITS	8. DK	9. RF
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J241
Q3596

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

1. YES	5. NO	8. DK	9. RF
GO TO G61/J244 BRANCHPOINT			

J242
Q3597

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

1. YES	5. NO	8. DK	9. RF
GO TO G61/J244 BRANCHPOINT			

J243
Q3598

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

DK	RF
----	----

NUMBER OF HOURS

G61/J244 BRANCHPOINT: IF R'S FIRST IW WAS AFTER 1994 AND HAS BEEN WORKING FOR SAME EMPLOYER SINCE R FIRST REPORTED WORKING (G19b/J045=1 and 'PRESTART'=1), GO TO G63/J248 BRANCHPOINT

IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3), GO TO (G64c)/J257 BRANCHPOINT

IF R IS WORKING FOR SAME EMPLOYER AS AT R'S LAST IW (G19b/J045=1), GO TO G65b/J263 BRANCHPOINT

J244
Q3603

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

[IWER: DO NOT PROBE DK/RF]

DK	RF
----	----

NUMBER OF EMPLOYEES

|

GO TO G62/J246

J245
Q3604

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	8. DK	9. RF

J246
Q3605

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

[IWER: DO NOT PROBE DK/RF]

[IWER: ENTER '-1' IF ONLY ONE LOCATION]

NUMBER OF EMPLOYEES

DK RF

GO TO G63/J248
BRANCHPOINT

G62a/J247 BRANCHPOINT: IF AT LEAST 500 EMPLOYEES WORK AT R'S LOCATION
(G61/J244≥500 or G61a/J245=6), GO TO G63/J248 BRANCHPOINT

J247
Q3606

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 8. DK 9. RF

G63/J248 BRANCHPOINT: IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS}
(G21/J058=3), GO TO G65/J260 BRANCHPOINT

IF R WORKS FOR SAME EMPLOYER AS R'S LAST IW (G19b/J045=1)
and {R'S FIRST IW WAS NOT AFTER 1994 OR HAS NOT BEEN WORKING
FOR SAME EMPLOYER SINCE R FIRST REPORTED WORKING}, GO TO
G65/J260 BRANCHPOINT

J248
Q3607

G63. In what month and year did you start working for [this business/this employer]?

IF THIS IS A REINTERVIEW R (Z076=1) and A SECOND R (X003=2):
[IWER: IF DATE GIVEN IS BEFORE R'S LAST IW MONTH, YEAR, PLEASE VERIFY WITH R]

IF R IS NOT SELF-EMPLOYED (G3/J021 NOT 2):
[IWER: IF R WORKED MORE THAN ONCE FOR THIS EMPLOYER, ASK ABOUT FIRST HIRE.]

G63. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

DK	RF
----	----

J249
Q3608
G63a. YEAR

(G64)/J252 BRANCHPOINT: IF WE DON'T KNOW YEAR WHEN R {STOPPED LAST JOB or STARTED CURRENT JOB} ({G26a/J064 or G63a/J249}={DK or RF or EMPTY}), GO TO (G64c)/J257 BRANCHPOINT

IF YEAR R STOPPED WORKING FOR PREVIOUS EMPLOYER WAS {SAME OR BEFORE} YEAR R STARTED WORKING FOR CURRENT EMPLOYER (G26a/J064 ≤ G63a/J249), GO TO (G64c)/J257 BRANCHPOINT

J252
Q9868

(G64) You told us that you started your current job on YEAR BEGIN CURRENT EMPLOYER per G63a/J249 and left your previous job on YEAR LEAVE PREVIOUS EMPLOYER per G26a/J064.

Is that correct?

1. YES	5. NO	8. DK	9. RF
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↓

GO TO (G64c)/J257 BRANCHPOINT

J253
Q9869

(G64a) Did you leave your previous job on *YEAR LEAVE PREVIOUS EMPLOYER* per G26a/J064?

1. YES	5. NO	8. DK	9. RF
GO TO (G64b)/J255		GO TO (G64b)/J255	

J254
Q9870

(G64aa) In what year did you stop working at your previous job?

YEAR

9998. DK	9999. RF
----------	----------

J255
Q9871

(G64b) Did you start your current job on *YEAR BEGIN CURRENT EMPLOYER* per G63a/J249?

1. YES	5. NO	8. DK	9. RF
GO TO (G64c)/J257 BRANCHPOINT		GO TO (G64c)/J257 BRANCHPOINT	

J256
Q9872

(G64ba) In what year did you start working at your current job?

YEAR

9998. DK	9999. RF
----------	----------

(G64c)/J257 BRANCHPOINT: IF THIS IS REINTERVIEW R and {R's FIRST IW WAS NOT AFTER 1994 OR R HAS NOT WORKED FOR SAME EMPLOYER/SAME BUSINESS SINCE R FIRST REPORTED WORKING}, GO TO G65/J260 BRANCHPOINT

J257
Q9873

(G64c) What was your starting pay, before taxes and other deductions?

AMOUNT

DK	RF
GO TO G65/J260 BRANCHPOINT	

J258
Q9874

(G64d) [IWER: PROBE IF NECESSARY]
Was that per hour, week, month or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J259	98. DK	99. RF	

G65/J260 BRANCHPOINT: IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3) and R's CURRENT WORK IS BEING CREDITED TO SAME PENSION PLAN AS AT R's LAST IW ((G29b)/J083=1), GO TO G67/J268 BRANCHPOINT

IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3) and R DID NOT REPORT THAT CURRENT WORK IS BEING CREDITED TO SAME PENSION PLAN AS AT R's LAST IW ((G29b)/J083={5 or DK or RF}), GO TO G75/J324 BRANCHPOINT

IF R WORKS FOR SAME EMPLOYER AS R'S LAST IW (G19b/J045=1), GO TO G65b/J263 BRANCHPOINT

IF R IS NOT REINTERVIEW R, GO TO G65b/J263 BRANCHPOINT

IF R STARTED WORKING FOR CURRENT EMPLOYER LESS THAN 2 MONTHS FROM {MONTH and YEAR} OF CURRENT IW (per G63&G63a/J248&J249) or WE DON'T KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ({G63/J248 or G63a/J249}={DK or RF}), GO TO G65b/J263 BRANCHPOINT

J260
Q3611

G65. Were there any months since [MONTH, YEAR R STARTED CURRENT JOB/R's LAST
IW MONTH, YEAR/in the last two years] when you did not work for this
[business/employer]?

1. YES	5. NO	8. DK	9. RF
GO TO G65b/J263 BRANCHPOINT			

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 59

FINAL VERSION 3 — 11/18/2006

J261
Q3612

G65a. Which months were those?

[IWER: MONTHS ENTERED MUST BE BETWEEN [MONTH, YEAR R STARTED CURRENT JOB/R'S LAST IW MONTH, YEAR/CURRENT IW MONTH, YEAR 2 YEARS AGO] AND CURRENT IW MONTH, YEAR.]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN	(14) JAN	(27) JAN	(41) ALL OF 2000 (AFTER PREV IW IN)
(2) FEB	(15) FEB	(28) FEB	(42) ALL OF 1999 (AFTER PREV IW IN)
(3) MAR	(16) MAR	(29) MAR	(43) ALL OF 1999
(4) APR	(17) APR	(30) APR	(44) ALL OF 1998 (AFTER PREV IW IN)
(5) MAY	(18) MAY	(31) MAY	(45) ALL OF 1998
(6) JUN	(19) JUN	(32) JUN	(46) ALL OF 1997 (AFTER PREV IW IN)
(7) JUL	(20) JUL	(33) JUL	(47) ALL OF 1997
(8) AUG	(21) AUG	(34) AUG	(48) ALL OF 1996 (AFTER PREV IW IN)
(9) SEP	(22) SEP	(35) SEP	(49) ALL OF 1996
(10) OCT	(23) OCT	(36) OCT	(50) ALL OF 1995 (AFTER PREV IW IN)
(11) NOV	(24) NOV	(37) NOV	(51) ALL OF 1995
(12) DEC	(25) DEC	(38) DEC	(52) ALL OF 1994 (AFTER PREV IW IN)
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN)
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN)
			(57) OTHER (SPECIFY) [J262]
			(58) DK
			(59) RF

NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R'S LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

G65b/J263 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO G66/J266 BRANCHPOINT

J263
Q3613

G65b. Has your employer experienced a permanent reduction in employment since [MONTH, YEAR R STARTED CURRENT JOB (per G63&G63a/J248&J249)/R's LAST IW MONTH, YEAR/CURRENT IW MONTH, YEAR 2 YEARS AGO/you started working there]?

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

1. YES	5. NO	8. DK	9. RF
GO TO G66/J266 BRANCHPOINT			

J264
Q3614

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

1. YES	5. NO	8. DK	9. RF
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G66/J266 BRANCHPOINT: IF R HAS SAME {EMPLOYER AND JOB TITLE} AS R's LAST IW (G21/J058=1), GO TO G67/J268 BRANCHPOINT

J266
Q3616

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

1. YES	5. NO	8. DK	9. RF
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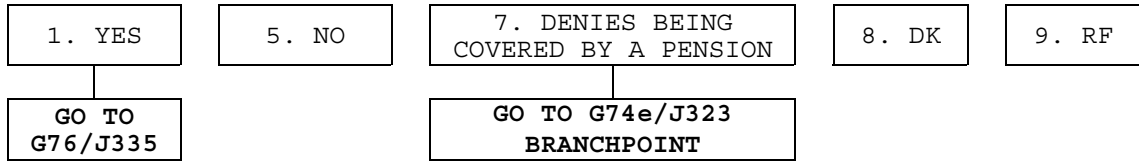
G67/J268 BRANCHPOINT: IF R WORKS FOR SAME EMPLOYER AS AT R's LAST IW (G19b/J045=1) and WAS INCLUDED IN THAT EMPLOYER'S PENSION PLAN AT R's LAST IW, CONTINUE ON TO G67/J268

IF R IS SELF-EMPLOYED NOW (G3/J021=2) and WAS AT R's LAST IW and HAD A PENSION PLAN THEN and HAD THIS SAME JOB AT LAST IW ({DATE FOR CURRENT JOB per G63&63a/J248&J249} ≤ {R's LAST IW DATE}), CONTINUE ON TO G67/J268

OTHERWISE, GO TO G75/J324

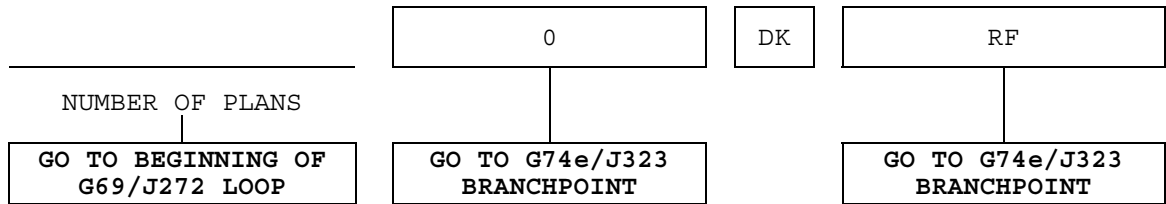
J268
Q3619

G67. Have the rules that govern your pension benefits or the age you can receive them changed or has a new pension been offered to you by your firm since [CURRENT IW MONTH, YEAR 2 YEARS AGO/R's LAST IW MONTH, YEAR] ?



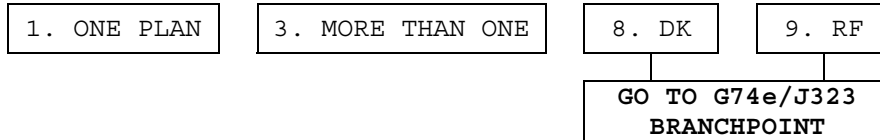
J269
Q3621

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



J270
Q9924

(G68a) Is this just one plan or more than one?



BEGINNING OF G69/J272 LOOP: QUESTIONS G69/J272 THROUGH (G74de)/J322 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT G30a/J085 (G68/J269={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT (G68a)/J270 ((G68a)/J270={1 or 3}).

J272
Q3624

G69. IF THIS IS THE FIRST PLAN AND R HAS MORE THAN ONE PLAN (G68/J269 ≥ 2 or (G68a)/J270=3):

Now I have some questions about the most important of these plans.

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN FOR (G68/J269 ≥ 2) or THE SECOND PLAN FOR ((G68a)/J270=3):

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

IF R HAS ONLY ONE PLAN ({G68/J269 or (G68a)/J270}=1):

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

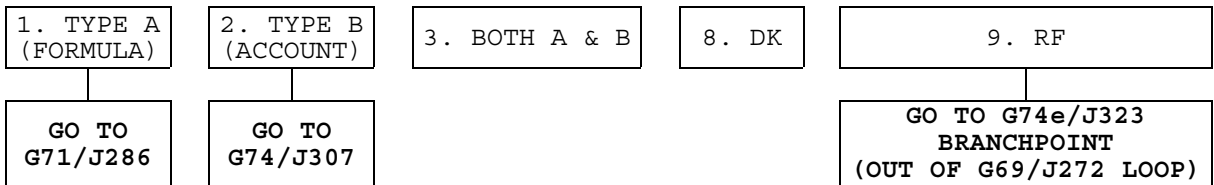
READ TO ALL Rs ON THE FIRST LOOP; READ ON SUBSEQUENT LOOPS IF NECESSARY: In some retirement plans, call them Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, call them Type B, money is accumulated in an account for you.

NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER'S DISCRETION.

ASK ALL Rs:

Is your plan Type A or Type B?

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



J273
Q3625

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK	RF
----	----

|

GO TO G70a/J277

J274-J276 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$25,000, \$50,000, \$100,000, \$250,000

ENTRY POINT: \$50,000

J277
Q3626

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

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

|

GO TO (G70d)/J281

J278
Q3627

G70b. How much are you receiving?

AMOUNT

DK	RF
----	----

|

GO TO (G70d)/J281

J279
Q3628
G70c. PER:

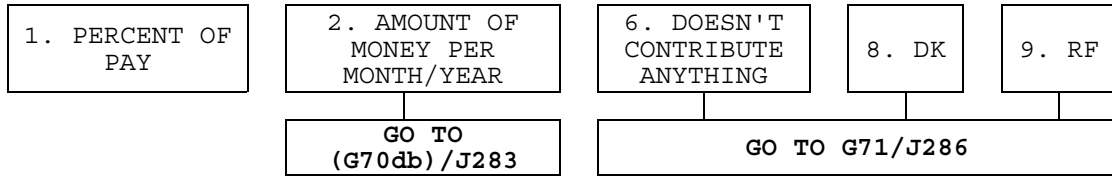
4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J280	98. DK	99. RF
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J281
Q9875

(G70d) How much do you currently contribute, that is, what is the sum of any amount that you are required to contribute plus any amount that you voluntarily contribute?

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 64

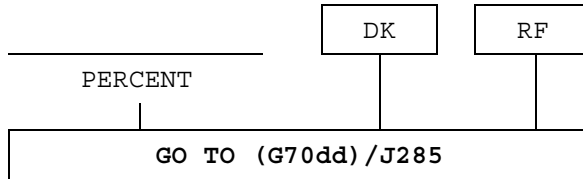
FINAL VERSION 3 — 11/18/2006



J282

Q9876

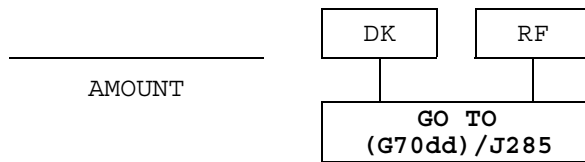
(G70da) ENTER PERCENT OF PAY:



J283

Q9877

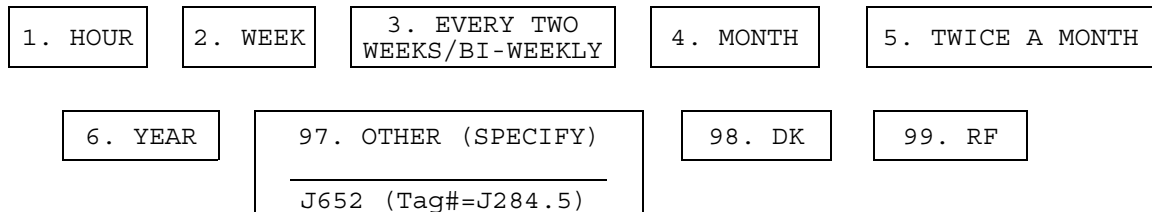
(G70db) [IWER: PROBE IF NECESSARY]
How much do you contribute?



J284

Q9878

(G70dc) [IWER: PROBE IF NECESSARY]
Is that per month, year, or what?
PER:



HRS 2002 — SECTION J: EMPLOYMENT — PAGE 65

FINAL VERSION 3 — 11/18/2006

J285
Q9879

(G70dd) If you wanted to reduce your contribution as low as possible while still having your [business/employer] contribute something to the plan, how far could you reduce it?

[IWER: ENTER MINIMUM PERCENT OF PAY THAT R CAN CONTRIBUTE BEFORE EMPLOYER/BUSINESS WOULD STOP MAKING ANY CONTRIBUTION]

[IWER: ENTER 0 IF EMPLOYER/BUSINESS WOULD MAKE CONTRIBUTION EVEN IF RESPONDENT MADE NO CONTRIBUTION]

[IWER: ENTER 95 IF RESPONDENT COULD NOT REDUCE HIS/HER CONTRIBUTION]

[IWER: ENTER 96 IF RESPONDENT REPORTED EMPLOYER DOES NOT CONTRIBUTE]

[IWER: IF RESPONDENT GIVES DOLLAR AMOUNT, ENTER DK AND ENTER [F2] COMMENT]

DK	RF
----	----

MINIMUM PERCENT

J286
Q3630

G71. IF R HAS BOTH TYPES OF PLAN (G69/J272=3):
Now, about the part of your pension where benefits are based on a formula.

ASK ALL Rs:
At what age do you expect to start receiving benefits from this plan?

_____	96 ANSWERED IN YEARS	97 RECEIVING BENEFITS NOW	DK	RF
30-94 AGE				
GO TO G72/J288		GO TO G72b/J290	GO TO END OF G69/J272 LOOP (AFTER (G74de)/J322)	

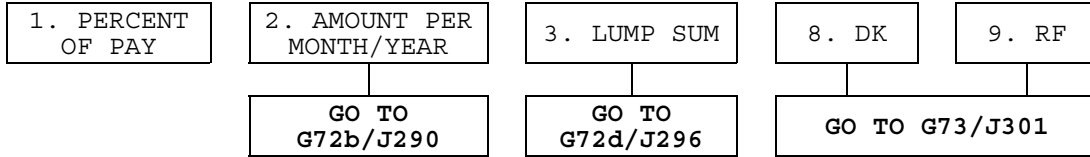
J287
Q3631

G71a. 'EXPECTED AGE TO START RECEIVING BENEFITS' IN YEARS

_____	DK	RF
0-30 YEARS		
GO TO END OF G69/J272 LOOP AFTER (G74de)/J322		

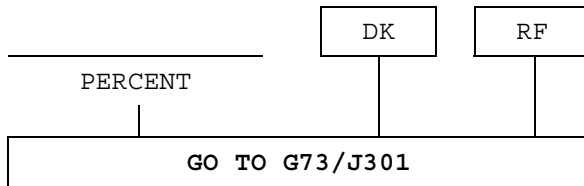
J288
Q3632

G72. About how much do you expect your benefits to be, either as a percent of your pay at retirement, or as an amount per month or year?



J289
Q3633

G72a. ENTER THE PERCENT OF FINAL PAY AT RETIREMENT:



J290
Q3634

G72b. [IWER: PROBE IF NECESSARY]
How much [are you receiving/do you expect to receive]?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO G72c/J294	GO TO G72d/J296 BRANCHPOINT		

J291-J293 Unfolding Sequence

Question text: Do you expect a total of less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down
BREAKPOINTS: \$6,000, **\$12,000**, \$24,000, \$36,000
ENTRY POINT: \$12,000

G72c/J294 BRANCHPOINT: GO TO G72d/J296 BRANCHPOINT

J294
Q3635

G72c. [IWER: PROBE IF NECESSARY]
Was that per month or year?

PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J295	98. DK	99. RF
----------	---------	--------------------------------------	--------	--------

G72d/J296 BRANCHPOINT: IF R EXPECTS TO RECEIVE BENEFITS IN INSTALLMENTS (G72/J288=2), GO TO G73/J301

R IS ALREADY RECEIVING BENEFITS OF THIS PLAN (G71/J286=97), GO TO END OF G69/J272 LOOP (AFTER (G74de)/J322)

J296
Q3637

G72d. LUMP SUM AMOUNT:

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO G73/J301

J297-J299 Unfolding Sequence

Question text: Do you expect a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$30,000, **\$120,000**, \$250,000, \$500,000

ENTRY POINT: \$120,000

J301
Q3639

G73. If you work [at this business/with this employer] [until AGE EXPECT BENEFITS (per G71/J286)/for YEARS EXPECT BENEFITS (per G71a/J287)], how much do you expect your pay to be?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

	0	DK	RF
AMOUNT			
GO TO G73a/J305	GO TO G74/J307 BRANCHPOINT		

J302-J304 Unfolding Sequence

Question text: Do you expect a total of less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 1Up1Down

BREAKPOINTS: \$3,000, \$15,000, \$30,000

ENTRY POINT: \$15,000

G73a/J305 BRANCHPOINT: GO TO G74/J307 BRANCHPOINT

J305
Q3640

G73a. [IWER: PROBE IF NECESSARY]

Was that per hour, week, month, or year?

PER:

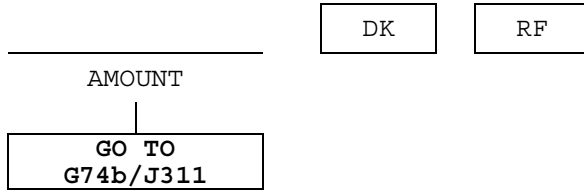
1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J306		98. DK	99. RF

G74/J307 BRANCHPOINT: IF {THIS IS A {TYPE A or MIXED TYPE {A AND B}} PLAN or R DOES NOT KNOW} (G69/J272={1 or 3 or DK}), GO TO END OF G69/J272 LOOP (AFTER (G74de)/J322)

J307
Q3643

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

[IWER: DO NOT PROBE DK/RF]



J308-J310 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

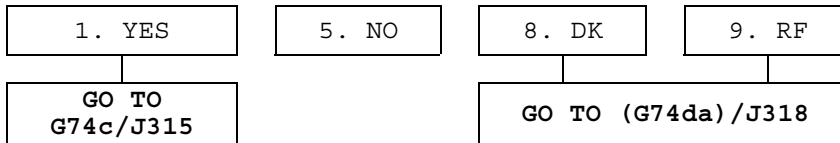
PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$20,000

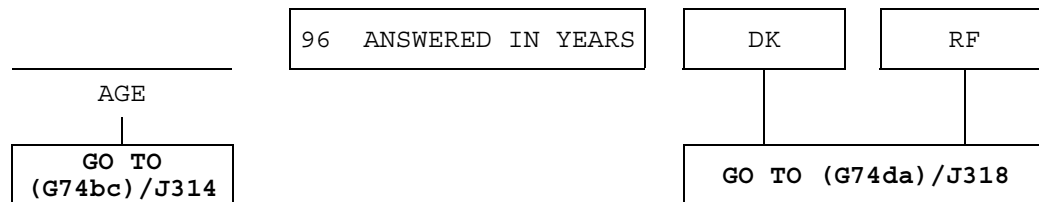
J311
Q3648

G74b. Are you currently receiving benefits from this plan?



J312
Q9880

(G74ba) At what age do you expect to start receiving any benefits from this plan?



J313
Q9881

(G74bb) [IWER: "Expected age to start receiving benefits" IN YEARS]

0-40 YEARS

DK	RF
----	----

GO TO (G74da)/J318

J314
Q9882

(G74bc) In what form do you expect to receive benefits?

(As one or more lump-sum payments, as an amount per month or year, or as installments, or what?)

1. LUMP SUM	2. AMOUNT PER MONTH/YEAR	3. INSTALLMENTS	7. OTHER	8. DK	9. RF
-------------	--------------------------	-----------------	----------	-------	-------

GO TO GO TO (G74da)/J318

J315
Q3649

G74c. How much are you receiving?

AMOUNT

DK	RF
----	----

GO TO GO TO (G74da)/J318

J316
Q3650
G74d. PER:

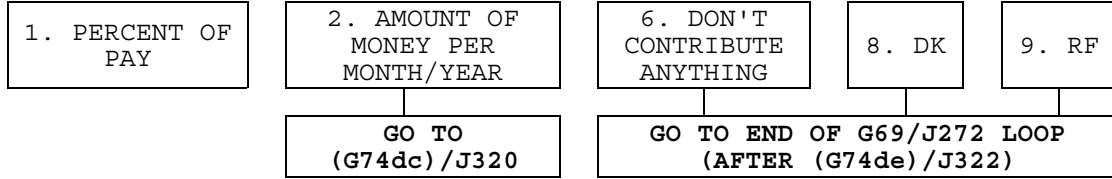
4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J317	98. DK	99. RF
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HRS 2002 — SECTION J: EMPLOYMENT — PAGE 72

FINAL VERSION 3 — 11/18/2006

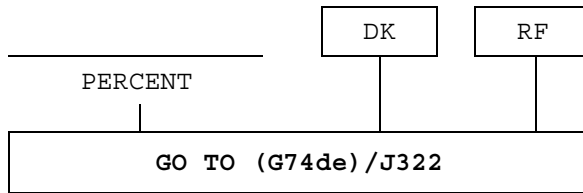
J318
Q9883

(G74da) How much do you currently contribute, that is, what is the sum of any amount that you are required to contribute plus any amount that you voluntarily contribute?



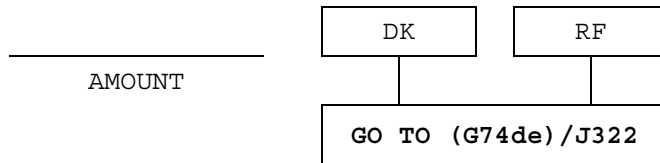
J319
Q9884

(G74db) ENTER PERCENT OF PAY:



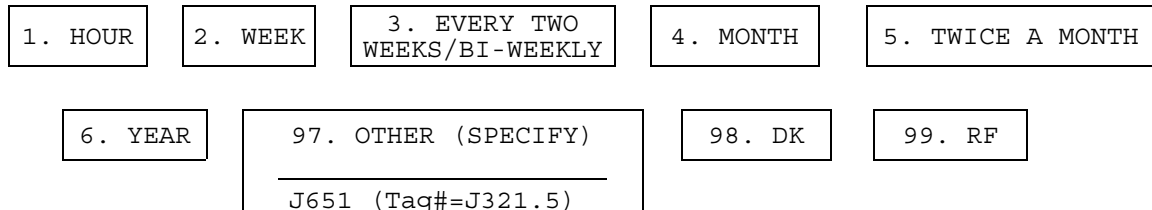
J320
Q9885

(G74dc) [IWER: PROBE IF NECESSARY]
How much do you contribute?



J321
Q9886

(G74dd) [IWER: PROBE IF NECESSARY]
Is that per month, year, or what?
PER:



J322
Q9887

(G74de) If you wanted to reduce your contribution as low as possible while still having your (business/employer) contribute something to the plan, how far could you reduce it?

[IWER: ENTER MINIMUM PERCENT OF PAY THAT R CAN CONTRIBUTE BEFORE EMPLOYER/BUSINESS WOULD STOP MAKING ANY CONTRIBUTION]

[IWER: ENTER 0 IF EMPLOYER/BUSINESS WOULD MAKE CONTRIBUTION EVEN IF RESPONDENT MADE NO CONTRIBUTION]

[IWER: ENTER 95 IF RESPONDENT COULD NOT REDUCE HIS/HER CONTRIBUTION]

[IWER: ENTER 96 IF RESPONDENT REPORTED EMPLOYER DOES NOT CONTRIBUTE]

[IWER: IF RESPONDENT GIVES DOLLAR AMOUNT, ENTER DK AND ENTER F2 COMMENT]

MINIMUM PERCENT

END OF G69/J272 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS G69/J272 THROUGH (G74de)/J322 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (G68/J269={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (G68a)/J270 ((G68a)/J270=3). IF NOT, CONTINUE ON TO G74e/J323 BRANCHPOINT.

G74e/J323 BRANCHPOINT: IF R {SAID THAT PENSION RULES HAD CHANGED or DENIED BEING COVERED or WAS NOT ASKED} (G67/J268 NOT 5 or 8 or 9), GO TO G75/J324 BRANCHPOINT

J323
Q3653

G74e. Does your employer offer any kind of tax-deferred savings, 401K, or other such account plans for which you are eligible but choose not to participate in?

Please don't include IRA or KEOGH plans.

G75/J324 BRANCHPOINT: GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J324
Q3654

G75. IF NOT SELF-EMPLOYED (G3/J021 NOT 2):

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.

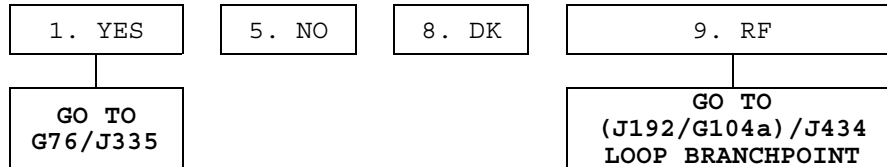
Are you included in any such pension, retirement, or tax-deferred plan with this employer?

IF SELF-EMPLOYED (G3/J021=2):

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?

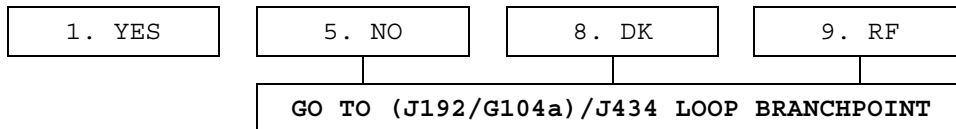
[IWER: IF R MENTIONS IRA OR KEOGH PLANS, NOTE IN COMMENT BOX AND SAY:]
"We will ask about these later in the interview. Here, I just want to find out about other plans operated through your [employer/business]."



G75a/J325 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (G3/J021=2), GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

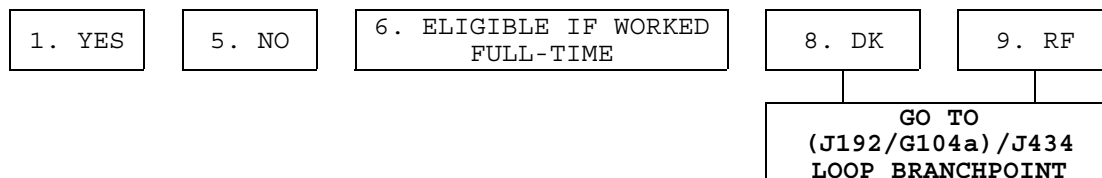
J325
Q3668

G75a. Does your employer offer any such plans?



J326
Q3669

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



J327
Q3670

G75ba. What kind of plans are these?

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 75

FINAL VERSION 3 — 11/18/2006

(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.)

Are these plans of Type A, Type B, or both?

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

1. TYPE A
(FORMULA)

2. TYPE B
(ACCOUNT)

3. BOTH A & B

8. DK

9. RF

G75bb/J328 BRANCHPOINT: IF R IS ELIGIBLE TO BE INCLUDED IN JOB'S RETIREMENT PLANS (G75b/J326=1) and {IT IS TYPE A PLAN or DK or RF (G75ba/J327={1 or DK or RF})}, GO TO G75d/J331

IF R IS NOT ELIGIBLE TO BE INCLUDED IN JOB'S RETIREMENT PLANS (G75b/J326=5) and {IT IS TYPE A PLAN or DK or RF (G75ba/J327={1 or DK or RF})}, GO TO G75e/J332

IF R IS ELIGIBLE TO BE INCLUDED IN JOB'S RETIREMENT PLANS ONLY IF WORKS FULL-TIME (G75b/J326=6) and {IT IS TYPE A PLAN or DK or RF (G75ba/J327={1 or DK or RF})}, GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J328
Q3671

G75bb. (Could you tell me a little more about the account plan(s) offered by your employer?)

Do they include 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, cash balance, or what?

[IWER: CHOOSE ALL THAT APPLY]

01. THRIFT
OR SAVINGS

02. 401K

03. 403B

04. SUPPLEMENTAL
RETIREMENT ACCOUNT

05. PROFIT
SHARING

06. STOCK
PURCHASE, ESOP

07. MONEY
PURCHASE

08. CASH
BALANCE

97. OTHER
(SPECIFY)

98. DK

99. RF

J329

G75c/J330 BRANCHPOINT: IF R IS NOT ELIGIBLE TO BE INCLUDED IN JOB'S RETIREMENT PLANS (G75b/J326=5), GO TO G75e/J332

IF R IS ELIGIBLE TO BE INCLUDED IN JOB'S RETIREMENT PLANS ONLY IF WORKS FULL-TIME (G75b/J326=6), GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

IF R IS STILL WORKING FOR SAME EMPLOYER AS R'S LAST IW (G19b/J045=1), GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J330
Q3672

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

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

J331
Q3673

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

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

GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J332
Q3674

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

1. YES	3. DEPENDS (SPECIFY) _____ J333	5. NO	8. DK	9. RF
--------	---------------------------------------	-------	-------	-------

GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J334
Q3675

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

_____ YEARS

DK	RF
----	----

GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J335
Q3678

G76. IF PENSION PLAN HAS BEEN CHANGED (G67/J268=1):
In how many different plans are you included on this job?

OTHERWISE:

In how many different plans (of this sort) are you included on this job

_____ NUMBER OF PLANS	0	DK	RF
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GO TO BEGINNING OF G77/J338 LOOP

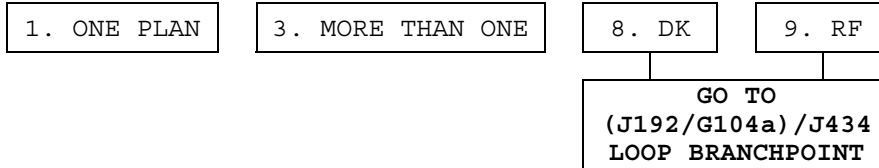
GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

GO TO (J192/G104a)/J434 LOOP BRANCHPOINT

J336

Q9925

(G76a) Is this just one plan or more than one?



BEGINNING OF G77/J338 LOOP: QUESTIONS G77/J338 THROUGH G101c/J428 ARE ASKED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT G76/J335 (G76/J335={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT (G76a)/J336 ((G76a)/J336={1 or 3}).

J338
Q3683

G77. IF THIS IS THE FIRST PLAN AND R HAS MORE THAN ONE PLAN (G76/J335 ≥ 2 or (G76a)/J336=3):

Now I have some questions about the most important of these plans.
I would like to know what type of plan this is.

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN FOR (G76/J335 ≥ 2) or THE SECOND PLAN FOR ((G76a)/J336=3):

Now I have some questions about the next most important of these plans.
I would like to know what type of plan this is.

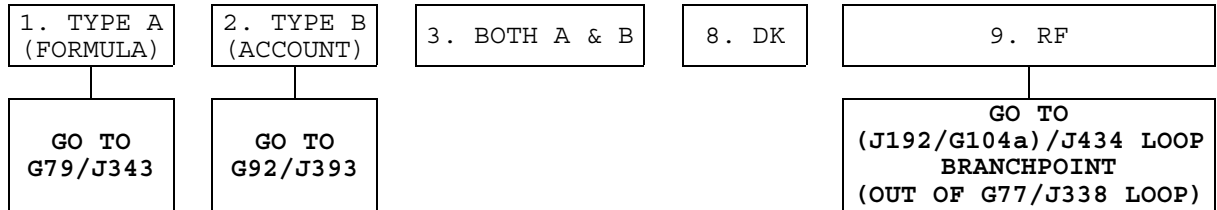
IF R HAS ONLY ONE PLAN ({G76/J335 or (G76a)/J336}=1):
I would like to know what type of plan this is.

READ TO ALL Rs ON THE FIRST LOOP; READ ON SUBSEQUENT LOOPS IF NECESSARY:
In some retirement plans, call them Type A, benefits are usually based on a formula involving age, years of service and salary. In other plans, call them Type B, money is accumulated in an account for you.

NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER'S DISCRETION.

ASK ALL Rs:
Is your plan Type A or Type B?

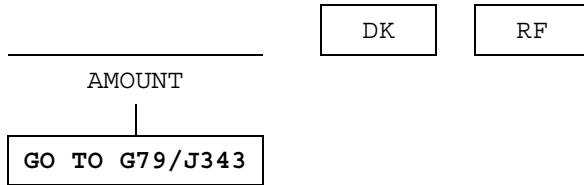
DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT SHARING, MONEY PURCHASE PLANS, AND CASH BALANCE PLANS ARE ALL TYPE B RETIREMENT PLANS.
TYPE A PLANS ARE OFTEN CALLED "DEFINED BENEFIT" PLANS.
TYPE B PLANS ARE OFTEN CALLED "DEFINED CONTRIBUTION."



J339
Q3684

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

[IWER: DO NOT PROBE DK/RF]



J340-J342 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

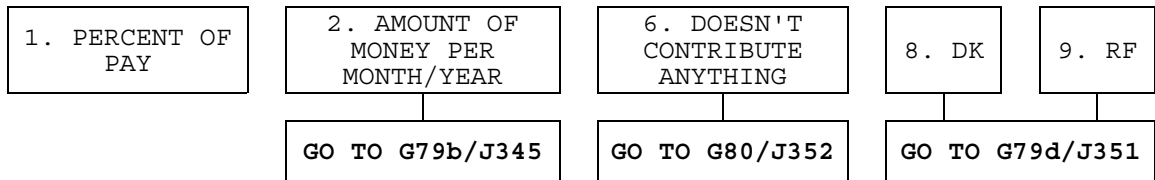
BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$20,000

J343
Q3689

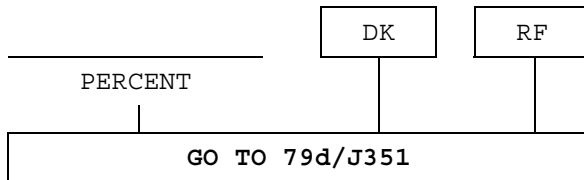
G79. How much do you currently contribute, either as a percent of your pay or as an amount of money per month or year?

[IWER: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES]



J344
Q3690

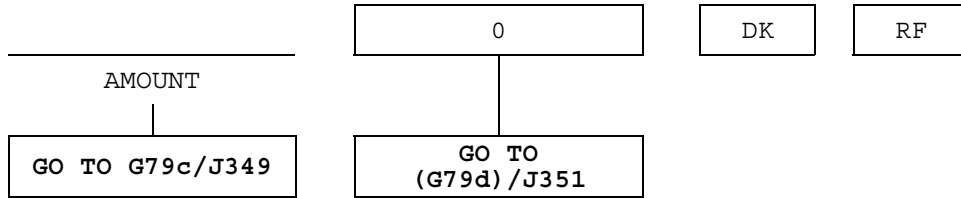
G79a. ENTER PERCENT OF THE PAY:



J345
Q3691

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

[IWER: DO NOT PROBE DK/RF]



J346-J348 Unfolding Sequence

Question text: Do you expect a total of less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,000, \$4,000, \$6,000, \$12,000

ENTRY POINT: \$4,000

G79c/J351 BRANCHPOINT: GO TO (G79d)/J351

J349
Q3692

G79c. [IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:

- | | | | | |
|---------|--------------------------------------|------------------------------|----------|------------------|
| 1. HOUR | 2. WEEK | 3. EVERY TWO WEEKS/BI-WEEKLY | 4. MONTH | 5. TWICE A MONTH |
| 6. YEAR | 97. OTHER (SPECIFY)

J350 | 98. DK | 99. RF | |

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 81

FINAL VERSION 3 — 11/18/2006

J351
Q9888

(G79d) If you wanted to reduce your contribution as low as possible while still having your [business/employer] contribute something to the plan, how far could you reduce it?

[IWER: ENTER MINIMUM PERCENT OF PAY THAT R CAN CONTRIBUTE BEFORE EMPLOYER/BUSINESS WOULD STOP MAKING ANY CONTRIBUTION]

[IWER: ENTER 0 IF EMPLOYER/BUSINESS WOULD MAKE CONTRIBUTION EVEN IF RESPONDENT MADE NO CONTRIBUTION]

[IWER: ENTER 95 IF RESPONDENT COULD NOT REDUCE HIS/HER CONTRIBUTION]

[IWER: ENTER 96 IF RESPONDENT REPORTED EMPLOYER DOES NOT CONTRIBUTE]

[IWER: IF RESPONDENT GIVES DOLLAR AMOUNT, ENTER DK AND ENTER F2 COMMENT]

MINIMUM PERCENT

J352
Q3694

G80. (Now, about the part of your pension where benefits are based on a formula.)

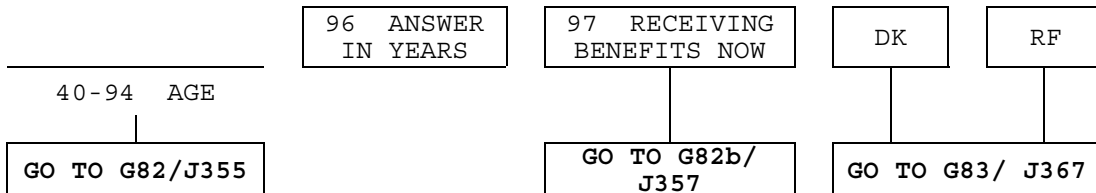
For how many years altogether have you been included in this plan?

[IWER: INCLUDE YEARS WITH OTHER EMPLOYERS IF SAME PLAN]

0-50
YEARS IN PLAN

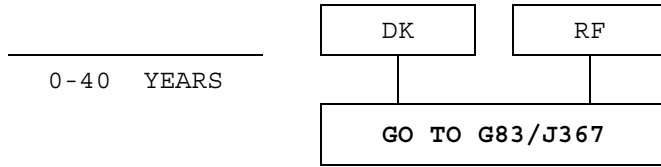
J353
Q3695

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



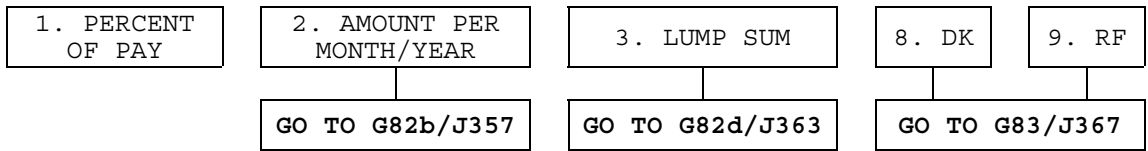
J354
Q3696

G81a. [IWER: "Expected age to start receiving benefits" IN YEARS]



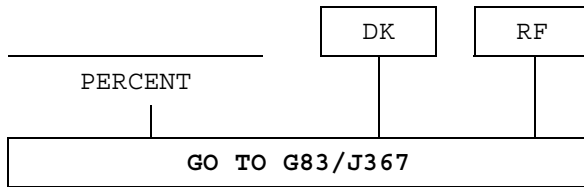
J355
Q3699

G82. About how much do you expect your benefits to be, either as a percent of your pay at retirement, or as an amount per month or year?



J356
Q3700

G82a. ENTER PERCENT OF FINAL PAY AT RETIREMENT:



J357
Q3701

G82b. IF R IS ALREADY RECEIVING BENEFITS (G81/J353=97):
How much are you receiving?

OTHERWISE:
How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]

AMOUNT	0	DK	RF
GO TO G82c/J361	GO TO G83/J367		

J358-J360 Unfolding Sequence

Question text: Do you expect (does it amount to) less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down
BREAKPOINTS: \$6,000, \$12,000, \$24,000, \$36,000
ENTRY POINT: \$12,000

G82c/J361 BRANCHPOINT: GO TO G83/J367

J361
Q3702

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

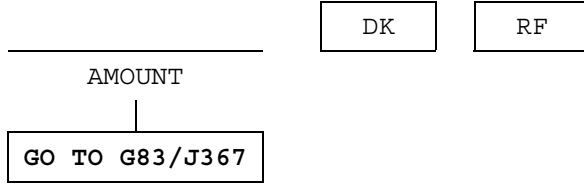
PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J362	98. DK	99. RF
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G82d/J363 BRANCHPOINT: GO TO G83/J367

J363
Q3704
G82d. LUMP SUM AMOUNT:

[IWER: DO NOT PROBE DK/RF]



J364-J366 Unfolding Sequence

Question text: Do you expect less than \$____, more than \$____, or what?

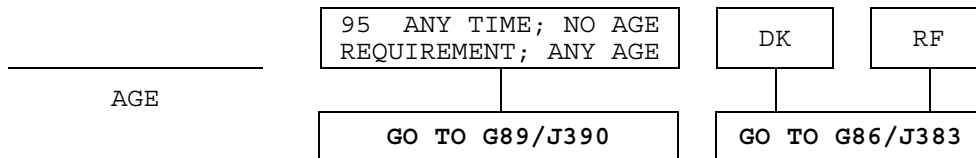
PROCEDURE: 1Up1Down
BREAKPOINTS: \$5,000, \$20,000, \$100,000
ENTRY POINT: \$20,000

J367
Q3705
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.)

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

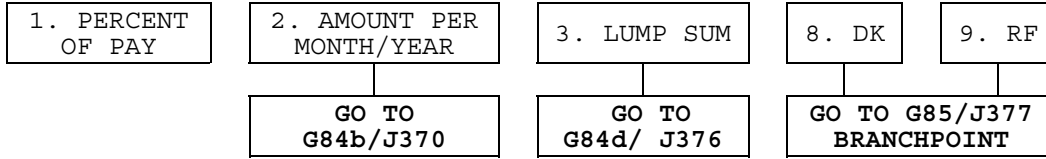
[IWER: IF R REPORTS THAT S/HE IS ALREADY ELIGIBLE, ASK:]
What is the earliest age at which you would have been eligible (to receive full or unreduced pension benefits from this plan)?



G84/J368 BRANCHPOINT: IF AGE R IS ELIGIBLE FOR BENEFITS (per G83/J367) IS SAME AS AGE R EXPECTS BENEFITS (per G81/J353), GO TO G85/J377 BRANCHPOINT

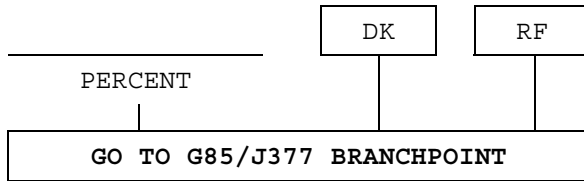
J368
Q3706

G84. How much would these full or unreduced benefits be, either as a percent of your pay at retirement, or as an amount per month or year?



J369
Q3707

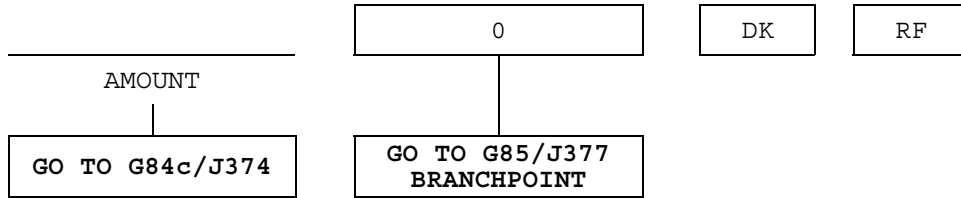
G84a. ENTER PERCENT OF FINAL PAY AT RETIREMENT:



J370
Q3708

G84b. [IWER: PROBE IF NECESSARY]
How much would you receive?

[IWER: DO NOT PROBE DK/RF]



J371-J373 Unfolding Sequence

Question text: Do you expect a total of less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$12,500, \$25,000, \$40,000

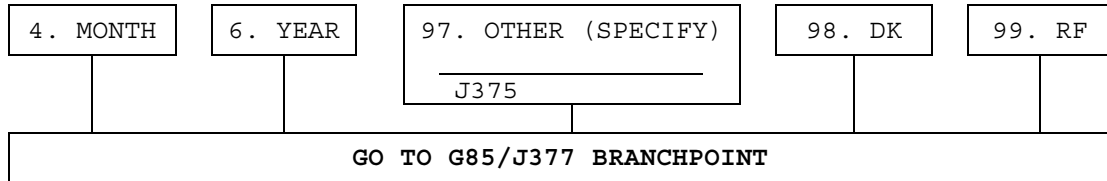
ENTRY POINT: \$12,500

G84c/J374 BRANCHPOINT: GO TO G85/J377 BRANCHPOINT

J374
Q3709

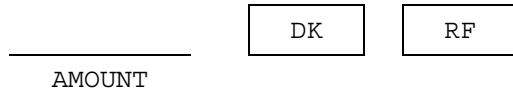
G84c. [IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:



J376
Q3711

G84d. LUMP SUM AMOUNT:



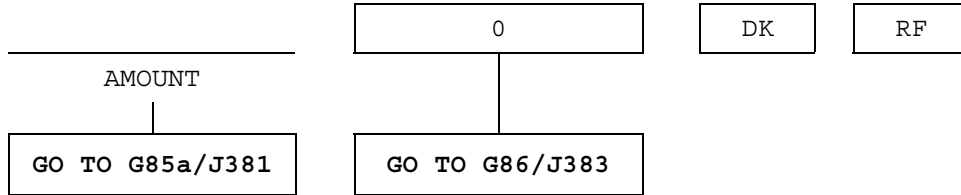
G85/J377 BRANCHPOINT: IF {THIS IS A REINTERVIEW R and EARLIEST AGE ELIGIBLE IS LESS THAN R's AGE (G83/J367 < R's AGE)} or R WAS ALREADY ASKED G85/J377 FOR ANOTHER PLAN, GO TO G86/J383

J377
Q3718

G85. If you work [at this business/with this employer] until *AGE ELIGIBLE FOR PENSION (per G83/J367)*, how much do you expect your pay to be?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF PER HOUR BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE]



J378-J380 Unfolding Sequence

Question text: Do you expect less than \$_____ per year, more than \$_____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$15,000, **\$30,000**, \$50,000, \$70,000

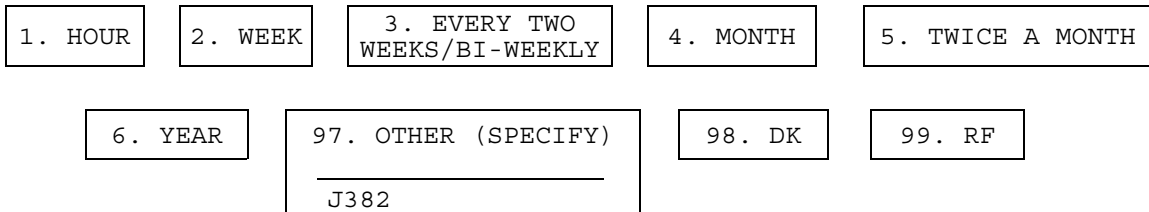
ENTRY POINT: \$30,000

G85a/J381 BRANCHPOINT: GO TO G86/J383

J381
Q3719

G85a. [IWER: PROBE IF NECESSARY]
Was that per week, month, or year?

PER:

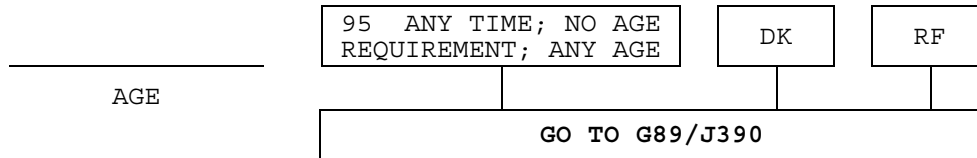


J383
Q3721

G86. What is the earliest age at which you could leave this [business/employer] and start to receive pension benefits from this plan?

[IWER: IF R REPORTS THAT S/HE IS ALREADY ELIGIBLE, ASK:]

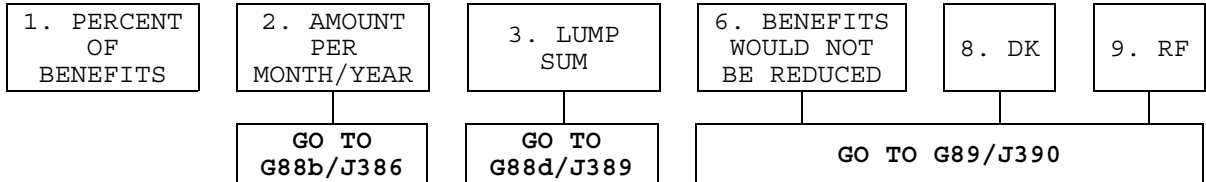
What is the earliest age at which you could have done so (that is, started to receive benefits from this plan)?



G88/J384 BRANCHPOINT: IF EARLIEST AGE R COULD {LEAVE JOB AND RECEIVE PENSION BENEFITS} (per G86/J383) IS SAME AS {EARLIEST AGE R COULD RECEIVE FULL PENSION (per G83/J367) or AGE R EXPECTS TO RECEIVE BENEFITS (per G81/J353)}, GO TO G89/J390

J384
Q3722

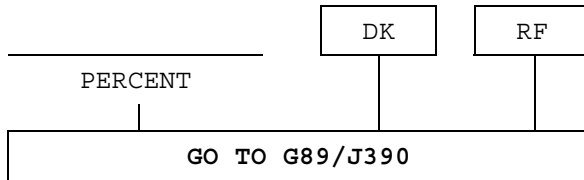
G88. By how much would your pension be reduced from full benefits if you left this job at *EARLIEST AGE TO RECEIVE PENSION* (per G86/J383)?



J385
Q3728

G88a. ENTER PERCENT BY WHICH FULL BENEFITS ARE REDUCED:

IF R ANSWERED {G84/J368=1 and G88/J384=1}, BOTH AS PERCENTS:
[IWER: CONFIRM THAT R MEANS % OF PENSION BENEFITS (NOT PERCENT OF SALARY)]



J386
Q3729

G88b. [IWER: PROBE IF NECESSARY]
How much would your benefits be reduced?

AMOUNT

DK	RF
----	----

GO TO G89/J390

J387
Q3730

G88c. [IWER: PROBE IF NECESSARY]
Was that per month or year?
PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J388	98. DK	99. RF
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G88d/J389 BRANCHPOINT: GO TO G89/J390

J389
Q3732

G88d. LUMP SUM AMOUNT:

AMOUNT

DK	RF
----	----

J390
Q3733

G89. Does the amount of your pension from this plan depend on Social Security benefits, in that when you start receiving Social Security benefits your pension benefits will be reduced?

1. YES	5. NO	8. DK	9. RF
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GO TO G90/J392 BRANCHPOINT

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 90

FINAL VERSION 3 — 11/18/2006

J391
Q3734

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?

1. AT AGE 62	2. AT AGE 65	3. WHEN SOCIAL SECURITY BENEFITS BEGIN	4. AT SOME OTHER TIME	8. DK	9. RF
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G90/J392 BRANCHPOINT: IF R EXPECTS TO RECEIVE A LUMP SUM PAYMENT (G82/J355=3), GO TO END OF G77/J338 LOOP (AFTER G101c/J428)

J392
Q3737

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

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

G92/J393 BRANCHPOINT: GO TO END OF G77/J338 LOOP (AFTER G101c/J428)

J393
Q3742

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, a cash balance plan, or what?

01. THRIFT OR SAVINGS	02. 401K	03. 403B	04. SUPPLEMENTAL RETIREMENT ACCOUNT	05. PROFIT SHARING	
06. STOCK PURCHASE, ESOP	07. MONEY PURCHASE	08. CASH BALANCE	97. OTHER (SPECIFY) _____ J394	98. DK	99. RF

J395
Q3743

G93. For how many years altogether have you been included in this plan?

[IWER: INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN]

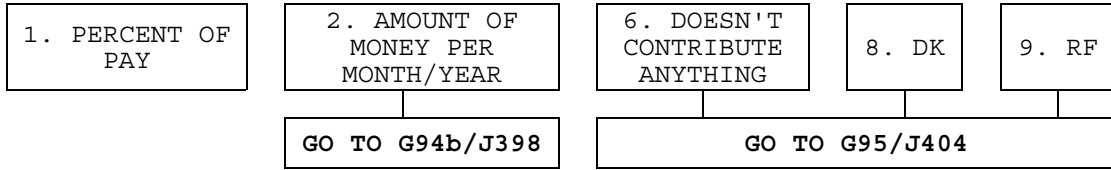
_____	DK	RF
0-50 YEARS IN THIS PLAN		

J396
Q3744

G94. How much does your [business/employer] contribute, either as a percent of your pay or as an amount of money per month or year?

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 91

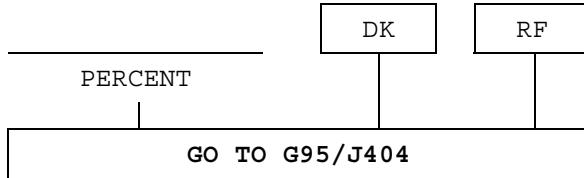
FINAL VERSION 3 — 11/18/2006



J397

Q3745

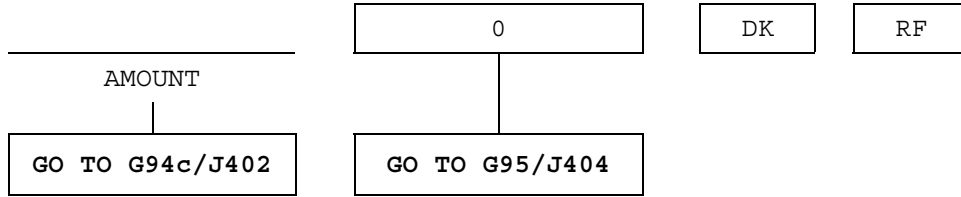
G94a. ENTER PERCENT OF PAY:



J398
Q3746

G94b. ENTER EMPLOYER CONTRIBUTED AMOUNT:

[IWER: DO NOT PROBE DK/RF]



J399-J401 Unfolding Sequence

Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$1,500, \$5,000, \$10,000, \$30,000

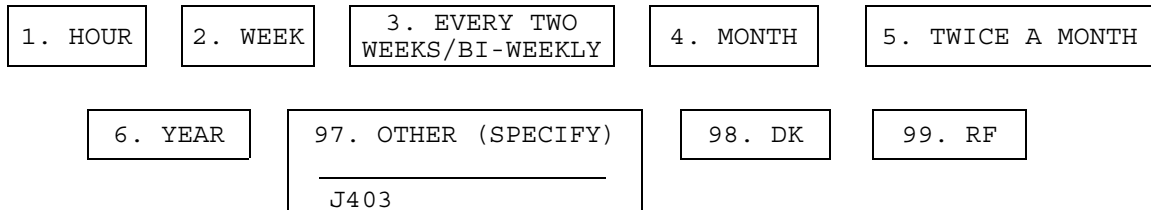
ENTRY POINT: \$5,000

G94c/J402 BRANCHPOINT: GO TO G95/J404

J402
Q3747

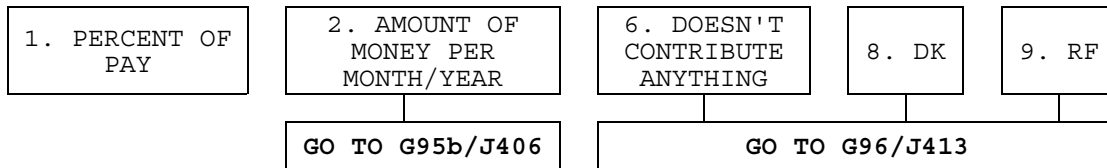
G94c. [IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:



J404
Q3749

G95. How much do you currently contribute to this plan, that is, what is the sum of any amount that you are required to contribute plus any amount that you voluntarily contribute?



J405
Q3750

G95a. ENTER PERCENT OF PAY:

	DK	RF
PERCENT		
GO TO G95d/J412 BRANCHPOINT		

J406
Q3751

G95b. [IWER: PROBE IF NECESSARY]
How much do you contribute?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO G95c/J410	GO TO G95d/J412 BRANCHPOINT		

J407-J409 Unfolding Sequence

Question text: Does it amount to less than \$____ per year, more than \$____ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$750, \$2,000, \$5,000, \$10,000

ENTRY POINT: \$2,000

G95c/J410 BRANCHPOINT: GO TO G95d/J412 BRANCHPOINT

J410
Q3752

G95c. [IWER: PROBE IF NECESSARY]
Is that per month, year, or what?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J411		98. DK	99. RF

G95d/J412 BRANCHPOINT: IF R DID NOT REPORT THAT {S/HE or EMPLOYER} CONTRIBUTES ANYTHING TO PENSION PLAN ({G94/J396 or G95/J404}={6 or DK or RF}), GO TO G96/J413

J412
Q3754

G95d. If you wanted to reduce your contribution as low as possible while still having your [business/employer] contribute something to the plan, how far could you reduce it?

[IWER: ENTER MINIMUM PERCENT OF PAY THAT R CAN CONTRIBUTE BEFORE EMPLOYER/BUSINESS WOULD STOP MAKING ANY CONTRIBUTION]

[IWER: ENTER 0 IF EMPLOYER/BUSINESS WOULD MAKE CONTRIBUTION EVEN IF RESPONDENT MADE NO CONTRIBUTION]

[IWER: ENTER 95 IF RESPONDENT COULD NOT REDUCE HIS/HER CONTRIBUTION]

[IWER: ENTER 96 IF RESPONDENT REPORTED EMPLOYER DOES NOT CONTRIBUTE]

[IWER: IF RESPONDENT GIVES DOLLAR AMOUNT, ENTER DK AND ENTER F2 COMMENT]

MINIMUM PERCENT

J413
Q3755

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

[IWER: DO NOT PROBE DK/RF]

AMOUNT

J414-J416 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, 150,000

ENTRY POINT: \$20,000

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 95

FINAL VERSION 3 — 11/18/2006

J417
Q3760

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

1. YES	5. NO	8. DK	9. RF
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J418
Q3761

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 (SPECIFY) J419	8. DK	9. RF
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J420
Q3762

G99. Does this plan allow you to receive benefits in the form of one or more lump sum payments?

1. YES	2. YES, PARTIAL LUMP SUM	5. NO	8. DK	9. RF
		GO TO G100a/J422		

J421
Q3763

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
GO TO G100b/J423		GO TO G101/J424	

J422
Q3764

G100a. What is the youngest age at which you could [stop working at this business/leave this employer] and start receiving a monthly pension or installments from this plan?

AGE	95 ANY TIME; NO AGE REQUIREMENT; ANY AGE	DK	RF
GO TO G101/J424			

J423
Q3765

G100b. What is the youngest age at which you could [stop working at this business/leave this employer] and receive a lump sum payment from this plan?

AGE

95 ANY TIME; NO AGE REQUIREMENT; ANY AGE	DK	RF
--	----	----

J424
Q3767

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

AGE

95 RECEIVING BENEFITS NOW	DK	RF
---------------------------	----	----

GO TO G101b/J427

G101a/J425 BRANCHPOINT: IF R's PLAN ALLOWS A LUMP SUM PAYMENT (G99/J420=1) and NOT INSTALLMENTS (G100/J421=5) and R EXPECTS TO RECEIVE BENEFITS IN THE FUTURE (G101/J424 AGE={35-94}), GO TO END OF G77/J338 LOOP (AFTER G101c/J428)

IF R's PLAN {ALLOWS A LUMP SUM PAYMENT (G99/J420=1) and DOES NOT ALLOW PAYMENT IN INSTALLMENTS (G100/J421=5)}, GO TO G101b/J427 BRANCHPOINT

J425
Q3768

G101a. In what form do you expect to receive benefits?

(As one or more lump sum payments, as a monthly pension, as installments, or what?)

1. LUMP SUM PAYMENT (S)	2. MONTHLY PENSION	3. INSTALLMENTS	7. OTHER (SPECIFY) J426	8. DK	9. RF
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GO TO END OF G77/J338 LOOP (AFTER G101c/J428)

NOTE: INTERVIEWERS COULD CHOOSE ALL OF THE RESPONSES, ABOVE, THAT APPLIED.

G101b/J427 BRANCHPOINT: IF R DID NOT REPORT RECEIVING BENEFITS NOW (G101/J424 NOT 95), GO TO END OF G77/J338 LOOP (AFTER G101c/J428)

J427
Q3769

G101b. How much are you receiving?

AMOUNT

DK	RF
----	----

GO TO END OF G77/J338 LOOP

(AFTER G101c/J428)

J428
Q3770
G101c. PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____	98. DK	99. RF
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END OF G77/J338 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS G77/J338 THROUGH G101c/J428 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT G76/J335 (G76/J335={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (G76a)/J336 ((G76a)/J336=3). IF NOT, CONTINUE ON TO G103/J431 BRANCHPOINT.

G103/J431 BRANCHPOINT: IF R HAS FEWER THAN 5 PLANS (G76/J335 < 5), GO TO G104/J432 BRANCHPOINT

J431
Q3773

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

DK	RF
----	----

AMOUNT

J432
Q3774

G104. Does your [business/employer] offer any kind of tax-deferred savings, 401K, or other such account plans for which you are eligible but choose not to participate in?

Please don't include IRA or KEOGH plans.

1. YES	5. NO	8. DK	9. RF
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(J192/G104a)/J434 LOOP BRANCHPOINT: IF THIS IS A NEW INTERVIEW R, GO TO (G104n)/J478

IF R WAS NOT EXPECTING FUTURE BENEFITS FROM A PENSION (TYPE A) OR DID NOT HAVE AN ACCOUNT LEFT TO ACCUMULATE (TYPE B) AT ANY PREVIOUS IWS, GO TO (J203/G104k)/J474

BEGINNING OF (J192/G104a)/J434 LOOP: QUESTIONS (J192/G104a)/J434 THROUGH (G104jb)/(J470 UNFOLDINGS)/J473) ARE REPEATED FOR UP TO FOUR PENSIONS ACCUMULATED AT PREVIOUS INTERVIEWS.

(J192/G104a)/J434 BRANCHPOINT: IF RECORDS INDICATE R HAD AN ACCOUNT LEFT TO ACCUMULATE (TYPE B), GO TO (J197/G104e)/J450 BRANCHPOINT

J434

Q5539

J192(G104a). Our records show that in R's IW YEAR THAT REPORTED EXPECTED BENEFITS (per Z200) you were expecting future benefits from a job (at PREVIOUS WAVE OLD EMPLOYER NAME (per Z141)) where you worked from approximately JOB START YEAR (per Z142) until JOB END YEAR (per Z143).

Are you still expecting future benefits, are you receiving benefits now, did you receive a cash settlement, have you lost your benefits, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. STILL EXPECTING BENEFITS	2. RECEIVING BENEFITS NOW	3. RECEIVED CASH SETTLEMENT	4. ROLLED OVER INTO IRA	
5. RECORDS INACCURATE	6. LOST BENEFITS	7. OTHER (SPECIFY) J435	8. DK	9. RF

(G104b)/J436 BRANCHPOINT: IF R IS NOT RECEIVING BENEFITS NOW (J192/G104a)/J434 NOT 2), GO TO G104c (J195/G104c)/J443 BRANCHPOINT

J436

Q9889

(G104b). In what year did you start receiving benefits?

YEAR

DK	RF
----	----

@ moved from old J: Assets & Income

J437

Q5547

J200(G104bb). How much are the benefits per month or year?

AMOUNT

0	DK	RF
---	----	----

GO TO (J195/G104c)/J443
BRANCHPOINT

J441

Q5548

J200p(G104bb). PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____	8. DK	9. RF
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J442

(J195/G104c)/J443 BRANCHPOINT: IF R DID NOT RECEIVE CASH SETTLEMENT ((J192/G104a)/J434 NOT 3), GO TO (G104d)/J448 BRANCHPOINT

@ moved from old J: Assets & Income

J443

Q5542

J195(G104c). In what year did you receive the cash settlement?

YEAR

DK	RF
----	----

@ moved from old J: Assets & Income

J444

Q5543

J196(G104cb). How much was the cash settlement?

AMOUNT

DK	RF
----	----

GO TO (G104d)/J448
BRANCHPOINT

(G104d)/J448 BRANCHPOINT: IF R DID NOT ROLL IT OVER INTO AN IRA ((J192/G104a)/J434 NOT 6), GO TO (J197/G104e)/J450 BRANCHPOINT

J448
Q9890

(G104d) In what year did you roll it over?

YEAR

DK	RF
----	----

J449
Q9891

(G104da) How much did the rollover amount to?

AMOUNT

DK	RF
----	----

(J197/G104e)/J450 BRANCHPOINT: IF RECORDS INDICATE R WAS EXPECTING FUTURE BENEFITS, GO TO END OF (J192/G104a)/J434 LOOP (AFTER (G104jb)/J470)

@ moved from old J: Assets & Income
J450
Q5544

J197(G104e). Our records show that in *R's IW YEAR THAT REPORTED HAD PENSION ACCOUNT (per Z200)*, you had a pension account from a job (at *PREVIOUS WAVE OLD EMPLOYER NAME (per Z141)*) where you worked from approximately *JOB START YEAR (per Z142)* until *JOB END YEAR (per Z143)*.

Do you still have the pension account, did you withdraw the money, roll it over into an IRA, convert the account to an annuity, transfer to a new employer, or what?

01. STILL HAVE ACCOUNT	02. WITHDREW THE MONEY	03. ROLLED OVER INTO IRA	04. CONVERT TO ANNUITY	05. TRANSFERRED TO NEW EMPLOYER
06. LOST BENEFITS	95. RECORDS INACCURATE	97. OTHER (SPECIFY) _____ J451	8. DK	9. RF

(G104f)/J452 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY FROM THE PENSION ACCOUNT ((J197/G104e)/J450 NOT 3), GO TO (G104g)/J457 BRANCHPOINT

J452
Q9892

(G104f) In what year did you withdraw the money?

YEAR

@ moved from old J: Assets & Income

J453
Q5545

J198(G104fb). About how much money was withdrawn?

AMOUNT

(G104g)/J457 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER ((J197/G104e)/J450 NOT 6), GO TO (G104h)/J459 BRANCHPOINT

J457
Q9893

(G104g) In what year did you transfer the money?

YEAR

J458
Q9894

(G104gb) About how much money did you transfer?

AMOUNT

(G104h)/J459 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY TO AN ANNUITY ((J197/G104e)/J450 NOT 4), GO TO (G104i)/J465 BRANCHPOINT

J459
Q9895

(G104h) In what year did you convert to an annuity?

YEAR

@ moved from old J: Assets & Income

J460
Q9896

J198(G104hb). About how much money was converted to an annuity?

DK	RF
----	----

AMOUNT

@ moved from old J: Assets & Income
J461
Q5546
J199(G104hc). In what year was that annuity started?

DK	RF
----	----

YEAR

J462
Q9897
(G104he) How much are the benefits per month or year?

DK	RF
----	----

AMOUNT

GO TO (G104i)/J465 BRANCHPOINT

J463
Q9898
(G104hf) PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ J464	8. DK	9. RF
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(G104i)/J465 BRANCHPOINT: IF R DID NOT REPORT THAT STILL HAS THE PENSION ACCOUNT ((J197/G104e)/J450 NOT 1), GO TO (G104j)/J469 BRANCHPOINT

J465
Q9899

(G104i) About how much money is in that account at the present time?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

GO TO (G104j)/J469 BRANCHPOINT

J466-J468 Unfolding Sequence

Question text: Does it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$20,000

(G104j)/J469 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA ((J197/G104e)/J450 NOT 2), GO END OF (J192/G104a)/J434 LOOP (AFTER (G104jb)/J470)

J469
Q9900

(G104j) In what year did you roll it over into IRA?

YEAR

DK	RF
----	----

J470
Q9901

(G104jb) About how much money did you roll over into an IRA?

[IWER: DO NOT PROBE DK/RF]

	DK	RF
AMOUNT		
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO END OF (J192/G104a)/J434 LOOP (AFTER (G104jb)/J470) </div>		

J471-J473 Unfolding Sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$10,000, \$40,000, \$125,000, \$300,000

ENTRY POINT: \$40,000

END OF (J192/G104a)/J434 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS (J192/G104a)/J434 THROUGH (G104jb)/(J470 UNFOLDINGS)/J473) FOR UP TO FOUR PENSION PLANS. IF NOT, OR R ALREADY HAS BEEN ASKED ABOUT FOUR PENSIONS, CONTINUE ON TO (J203/G104k)/J474.

J474
Q5551

J203(G104k). READ SLOWLY:

Do you have any (other) pension accounts from former jobs from which you are not currently receiving any income payments?

1. YES	2. [VOL] YES, TWO OR MORE	5. NO	8. DK	9. RF
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO (G104n)/J478 </div>				

J475
Q5552

J204(G104l). Could you withdraw the money from [these accounts/this account] if you wanted to?

1. YES, ALL	2. YES, SOME	5. NO	8. DK	9. RF
<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> GO TO (G104n)/J478 </div>				

J476
Q5553

J205(G104m). Do you plan to withdraw money from [this account/these accounts] in the future, do you plan to convert money in [this account/these accounts] to a regular monthly annuity payment, do you plan to roll the account(s) over to an IRA, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. WITHDRAW MONEY	2. CONVERT TO ANNUITY	3. ROLL OVER TO IRA	7. OTHER (SPECIFY) _____ J477	8. DK	9. RF
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J478
Q9926

(G104n) Do you currently receive any income from Social Security?

1. YES	5. NO	8. DK	9. RF
GO TO G105/J501 BRANCHPOINT		GO TO G105/J501 BRANCHPOINT	

J479
Q5211

J51(G104o). Do you expect to receive Social Security benefits at some time in the future?

1. YES	5. NO	8. DK	9. RF
GO TO G105/J501 BRANCHPOINT			

J480
Q5212

J52(G104p). At what age do you expect to start collecting these benefits?

_____ AGE

DK	RF
GO TO (G104r)/J487 BRANCHPOINT	

J481
Q5213

J53(G104q). If you start collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

_____	0	DK	RF
AMOUNT			
GO TO (J53p/G104qp)/J485	GO TO (G104r)/J487 BRANCHPOINT		

J482-J484 Unfolding Sequence

Question text: Do you expect it to be less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 2Up1Down
BREAKPOINTS: \$250, \$500, \$750, \$1750
ENTRY POINT: \$500

J53p(G104qp)/J485 BRANCHPOINT: GO TO (G104r)/J487 BRANCHPOINT

J485
Q5214
J53p(G104qp). PER:

2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	6. YEAR
7. OTHER (SPECIFY) _____ J486	95. LUMP SUM	98. DK	99. RF

(G104r)/J487 BRANCHPOINT: IF THIS IS A PROXY, GO TO G105/J501 BRANCHPOINT

IF R's AGE IS GREATER THAN 62 or R EXPECTS TO START COLLECTING BENEFITS AT AGE 62 (J52/G104p)/J480=62), GO TO (G104s)/J493 BRANCHPOINT

J487
Q9908

(G104r) IF R's AGE IS LESS THAN 62:

If you were to retire at age 62, and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS 62:

If you were to retire now, and collect benefits, what do you think your Social Security benefits would be in today's dollars?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO (G104rp)/J491			
	GO TO (G104s)/J493 BRANCHPOINT		

J488-J490 Unfolding Sequence

Question text: Do you expect it to be less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: \$500, \$700, \$1,000
ENTRY POINT: \$700

(G104rp)/J491 BRANCHPOINT: GO TO (G104s)/J493 BRANCHPOINT

J491
Q9909
(G104rp) PER:

2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	
6. YEAR	97. OTHER (SPECIFY) _____ J492	98. DK	99. RF

(G104s)/J493 BRANCHPOINT: IF R'S AGE IS GREATER THAN 64 or AGE R EXPECTS TO START COLLECTING BENEFITS IS 65 (J52/G104p)/J480=65), GO TO G105/J501 BRANCHPOINT

J493
Q9914

(G104s) IF R's AGE IS LESS THAN 65:

If you were to retire at age 65, and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS 65:

If you were to retire now, and collect benefits, what do you think your Social Security benefits would be in today's dollars?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO (G104sp)/J497	GO TO (G104t)/J499 BRANCHPOINT		

J494-J496 Unfolding Sequence

Question text: Do you expect it to be less than \$____ per month, more than \$____ per month, or what?

PROCEDURE: 1Up1Down
BREAKPOINTS: \$500, \$700, \$1,000
ENTRY POINT: \$700

(G104sp)/J497 BRANCHPOINT: GO TO (G104t)/J499 BRANCHPOINT

J497
Q9915
(G104sp) PER:

2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J498	98. DK
		99. RF

(G104t)/J499 BRANCHPOINT: IF R'S AGE IS GREATER THAN 62, GO TO G105/J501 BRANCHPOINT

J499
Q9920

(G104t) If you stopped working and started to collect your Social Security benefits at age 62 and then returned to work, what would happen to your Social Security payments?

1. CONTINUE AT THE SAME LEVEL	2. REDUCED IF EARNINGS EXCEEDED A CERTAIN LEVEL
3. REDUCED IF EARNINGS EXCEEDED A CERTAIN LEVEL AND THEN INCREASED WHEN R STOPPED WORK	8. DK
	9. RF

G105/J501 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO G128/J553
IF R IS NOT WORKING (G2/J020 NOT 1), GO TO G115/J517

J501
Q3777

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?

NUMBER OF YEARS

DK	RF
GO TO G109/J505	

J502
Q3778

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 EXPERIENCE

DK	RF
GO TO G109/J505	

J503
Q3779
G105b. UNIT:

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

J504

J505
Q3787

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/J514			

J506
Q3788

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	8. DK	9. RF
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J507
Q3789

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

1. PART-TIME	2. FULL-TIME	3. EITHER KIND	8. DK	9. RF
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J508
Q3791

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

1. SAME	2. EITHER/BOTH	3. DIFFERENT	8. DK	9. RF
GO TO G113/J510			GO TO G113/J510	

J509
Q3792

G112a. How would it be different?

_____	DK	RF

J510
Q3794

G113. During the past four weeks, what have you been doing to find another job?

[IWER: DO NOT READ CATEGORIES. CHOOSE ALL THAT APPLY.]

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

J511

G113e1/J512 BRANCHPOINT: IF R DID NOT VISIT EMPLOYERS DIRECTLY (G113/J510 NOT 3), GO TO G113f1/J513 BRANCHPOINT

J512
Q3795

G113e1. How many employers did you visit?

NUMBER OF EMPLOYERS

DK RF

G113f1/J513 BRANCHPOINT: IF R DID NOT {TELEPHONE OR WRITE} EMPLOYERS DIRECTLY (G113/J510 NOT 4), GO TO G114/J514 BRANCHPOINT

J513
Q3796

G113f1. How many employers did you call or write?

NUMBER OF EMPLOYERS

DK RF

G114/J514 BRANCHPOINT: IF R WAS ASKED WHAT S/HE WAS DOING TO FIND ANOTHER JOB AT G113/J510, GO TO G126/J537

J514
Q3797

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) _____ J515	8. DK	9. RF

G115/J517 BRANCHPOINT: GO TO G126/J537

J517
Q3800

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

1. YES	5. NO	8. DK	9. RF
GO TO G119/J527			

J518
Q3801

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

1. PART-TIME	2. FULL-TIME	3. EITHER KIND	8. DK	9. RF
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J519
Q3802

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

1. SAME	2. DIFFERENT	3. EITHER OR BOTH	8. DK	9. RF
GO TO G117b/J521	GO TO G117b/J521			

J520
Q3803

G117a. How would it be different?

DK	RF
----	----

J521
Q3804

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?

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

AMOUNT

DK	RF
GO TO G118/J524	

J522

Q3805

G117Y1b. [IWER: PROBE IF NECESSARY]

Is that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J523	98. DK	99. RF	

J524

Q3807

G118. What are all of the things you have done to find work during the last four weeks?

[IWER: DO NOT READ CATEGORIES. CHOOSE ALL THAT APPLY.]

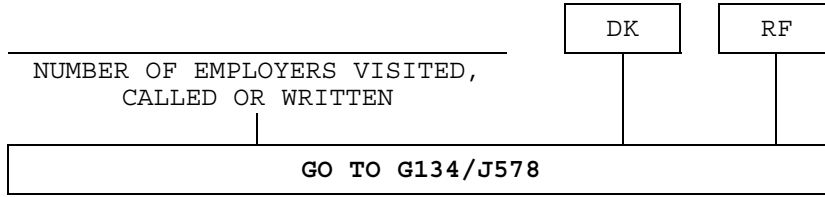
01. READ ADS	02. ATTEND SCHOOL OR RECEIVED OTHER TRAINING	03. CHECKED WITH PUBLIC EMPLOYMENT AGENCY	04. CHECK WITH PRIVATE EMPLOYMENT AGENCY
05. VISITED EMPLOYERS DIRECTLY	06. TELEPHONED OR WROTE EMPLOYERS DIRECTLY	07. ASKED FRIENDS OR RELATIVES	08. PLACED OR ANSWERED ADS
96. DIDN'T DO ANYTHING SPECIFIC	97. OTHER (SPECIFY) _____ J525	98. DK	99. RF
GO TO G121/J535			

G118e1/f1 /J526 BRANCHPOINT: IF R {DID NOT VISIT *and* DID NOT TELEPHONE} ANY EMPLOYERS DIRECTLY (G118/J524 {NOT 5 *and* NOT 6}), GO TO G134/J578

J526

Q3808

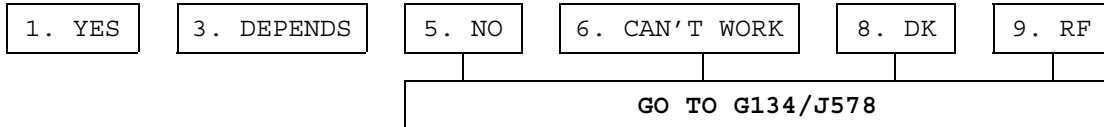
G118e1/f1. How many employers did you [visit/call or write/visit, call, or write]?



J527

Q3809

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



J528

Q3810

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

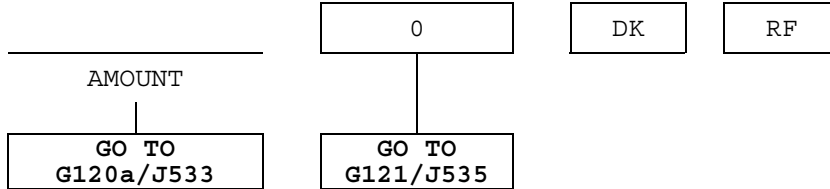


J529
Q3811

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]



J530-J532 Unfolding Sequence

Question text: Did it amount to a total of less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$12,000, \$16,000, \$20,000, \$32,000

ENTRY POINT: \$16,000

G120a/J533 BRANCHPOINT: GO TO G121/J535

J533
Q3812

G120a. [IWER: PROBE IF NECESSARY]

Is that per hour, week, month, or year?

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J534	98. DK	99. RF	

J535
Q3814

G121. What is the main reason you were not looking for work during the last four weeks?

[IWER: DO NOT READ CATEGORIES]

1. BELIEVES NOTHING AVAILABLE IN LINE OF WORK	2. DOESN'T BELIEVE CAN FIND WORK	3. DOESN'T HAVE NEEDED SKILLS/EXPERIENCE	4. BELIEVES EMPLOYERS THINK TOO OLD
5. BELIEVES EMPLOYERS WON'T HIRE OLDER WOMEN OR MINORITIES	6. POOR HEALTH, DISABILITY	7. FAMILY RESPONSIBILITIES /CHILD RESPONSIBILITIES	8. TRANSPORTATION PROBLEMS
95. NO PARTICULAR REASON	97. OTHER (SPECIFY) J536	98. DK	99. RF

G126/J537 BRANCHPOINT: IF R WAS ASKED G121/J535, GO TO G134/J578

J537
Q3819

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 me how often these statements are true.

1. CONTINUE	DK	RF
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	1. ALL OR ALMOST ALL OF THE TIME	2. MOST OF THE TIME	3. SOME OF THE TIME	4. NONE OR ALMOST NONE OF THE TIME	8. DK	9. RF
J538 Q3821 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?						
J539 Q3822 G126b. (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?)						
J540 Q3823 G126c. (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?)						
J541 Q3824 G126d. 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?)						
J542 Q3825 G126e. (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?)						

<p>J543 Q3826 G126f. (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?)</p>						
<p>J544 Q3827 G126g. (My job requires) me to work with computers. (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?)</p>						

J545
Q3828

G127. Here are some (more) statements that are true for some people's jobs but not for others. (Again) Thinking of your job, [please/this time] indicate how much you agree or disagree with each statement.

1. CONTINUE DK RF

	1. STRONGLY AGREE	2. AGREE	3. DISAGREE	4. STRONGLY DISAGREE	8. DK	9. RF
J546 Q3829 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?						
J547 Q3830 G127b. My job involves a lot of stress. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						

G127c/J548 BRANCHPOINT: IF R IS SELF-EMPLOYED (G3/J021=2), GO TO G127e/J550

	1. STRONGLY AGREE	2. AGREE	3. DISAGREE	4. STRONGLY DISAGREE	8. DK	9. RF
J548 Q3831 G127c. In decisions about promotion, my employer gives younger people preference over older people. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						
J549 Q3832 G127d. 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?)						
J550 Q3833 G127e. As I get older, I would prefer to gradually reduce the hours I work on this job, keeping my pay per hour the same. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						

G127f/J551 BRANCHPOINT: IF R IS SELF-EMPLOYED (G3/J021=2), GO TO G127g/J552

	1. STRONGLY AGREE	2. AGREE	3. DISAGREE	4. STRONGLY DISAGREE	8. DK	9. RF
J551 Q3834 G127f. My employer would let older workers move to a less demanding job with less pay if they wanted to. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						
J552 Q3835 G127g. I really enjoy going to work. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						

J553
Q3838

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

1. YES	5. NO	8. DK	9. RF
GO TO G132/J564			

J554
Q3839

G128a. Is this your own business, a second job, the military reserves, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. OWN BUSINESS	2. SECOND JOB	3. MILITARY RESERVES	7. OTHER (SPECIFY) _____ J555	8. DK	9. RF
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J556

Q3840

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

HOURS

DK	RF
----	----

J557

Q3841

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

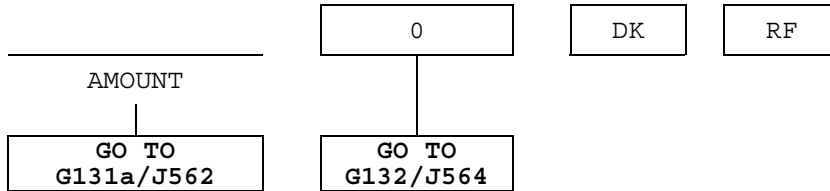
DK	RF
----	----

J558
Q3842

G131. About how much do you earn before taxes from [this other job/these other jobs]?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]



J559-J561 Unfolding Sequence

Question text: Does it amount to less than \$___ per year, more than \$___ per year, or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$5,000, \$10,000, \$20,000, \$30,000

ENTRY POINT: \$10,000

G131a/J562 BRANCHPOINT: GO TO G132/J564

J562
Q3843

G131a. [IWER: PROBE IF NECESSARY]

Is that per hour, week, month, year, or what?

PER:

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

J563
- 98. DK
- 99. RF

J564
Q3846

G132. 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 AGE	96 ANSWER IN YEARS OF SERVICE	DK	RF
GO TO G133/J566 BRANCHPOINT	GO TO G133/J566 BRANCHPOINT	GO TO G133/J566 BRANCHPOINT	GO TO G133/J566 BRANCHPOINT	GO TO G133/J566 BRANCHPOINT

J565
Q3847

G132a. ENTER USUAL NUMBER OF YEARS OF SERVICE:

_____ 1-50 YEARS OF SERVICE	DK	RF
-----------------------------------	----	----

G133/J566 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO G141/J596 BRANCHPOINT

J566
Q3848

G133. 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?

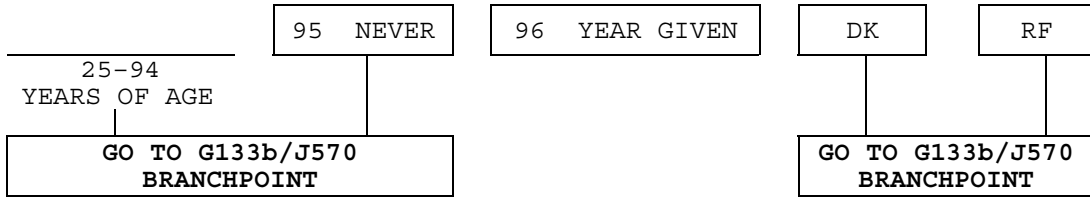
[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY AND ASK ALL FOLLOW-UP QUESTIONS.]

01. STOP WORK ALTOGETHER	02. NEVER STOP WORK	03. NOT GIVEN MUCH THOUGHT	04. NO CURRENT PLANS, CONTINUE AS IS
05. REDUCE WORK HOURS	06. CHANGE KIND OF WORK	07. WORK FOR MYSELF	08. WORK UNTIL MY HEALTH FAILS
97. OTHER (SPECIFY) _____ J567		98. DK	99. RF

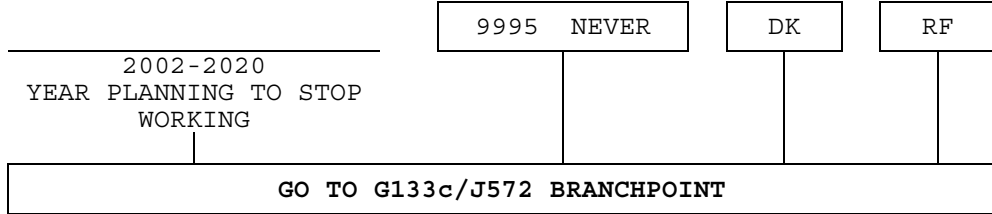
G133a/J568 BRANCHPOINT: IF R PLANS TO STOP WORKING ALTOGETHER (G133/J566=1), CONTINUE ON TO G133a/J568 OTHERWISE, GO TO G133b/J570 BRANCHPOINT

J568
Q3849

G133a. At what age do you plan to stop working?



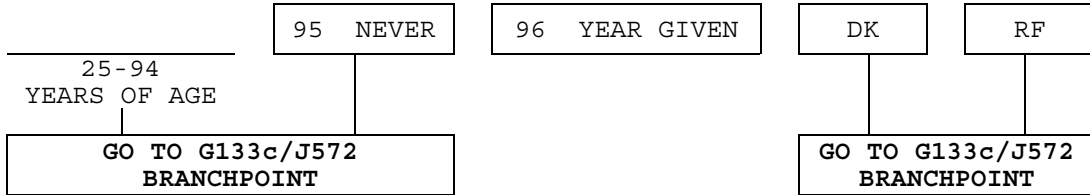
J569
Q3850
G133a1. ENTER YEAR PLANNING TO STOP WORKING:



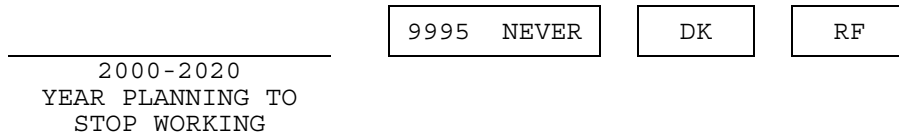
G133b/J570 BRANCHPOINT: IF R SAID {HAD NOT GIVEN MUCH THOUGHT *or* HAD NO CURRENT} RETIREMENT PLANS (G133/J566={3 *or* 4}), CONTINUE ON TO G133b/J570

OTHERWISE, GO TO G133c/J572 BRANCHPOINT

J570
Q3851
G133b. At what age do you think you will stop working?

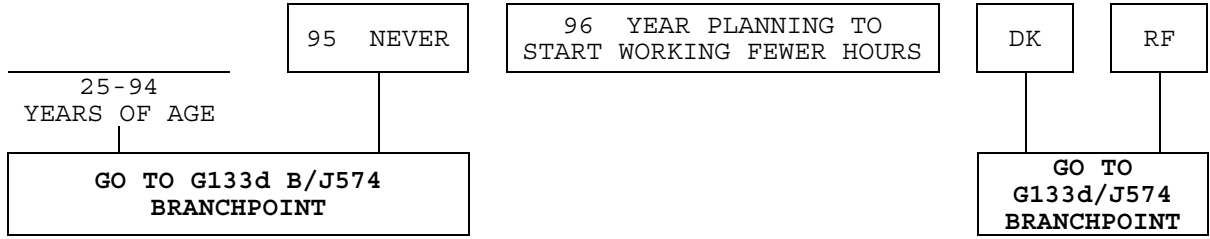


J571
Q3852
G133b1. ENTER YEAR THINKING TO STOP WORKING:



G133c/J572 BRANCHPOINT: IF R DID NOT SAY S/HE PLANS TO REDUCE WORK HOURS (G133/J566 NOT 5), GO TO G133d/J574 BRANCHPOINT

J572
Q3853
G133c. At what age do you plan to start working fewer hours?



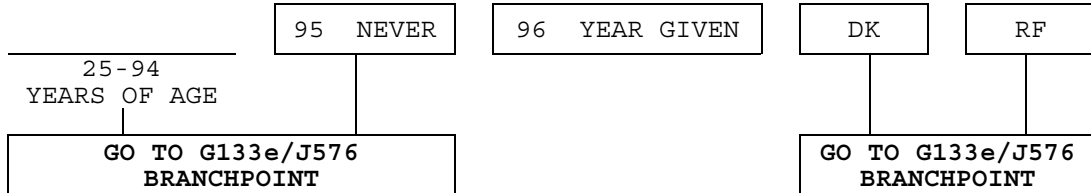
J573
 Q3854
 G133c1. ENTER YEAR PLANNING TO START WORKING FEWER HOURS:

2002-2020
 YEAR PLANNING TO START
 WORKING FEWER HOURS

[DK] [RF]

G133d/J574 BRANCHPOINT: IF R DID NOT SAY S/HE PLANS TO CHANGE KIND OF WORK (G133/J566 NOT 6), GO TO G133e/J576 BRANCHPOINT

J574
 Q3855
 G133d. At what age do you plan to change the kind of work you do?



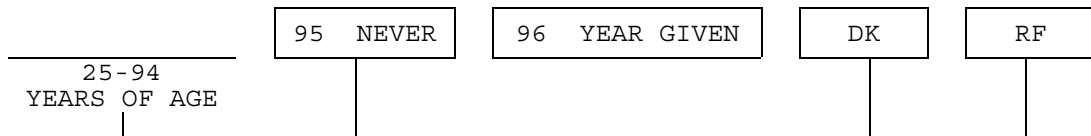
J575
 Q3856
 G133d1. ENTER YEAR PLANNING TO CHANGE WORK:

2002-2020
 YEAR PLANNING TO
 CHANGE WORK

[DK] [RF]

G133e/J576 BRANCHPOINT: IF R DOES NOT PLAN TO WORK FOR HIM/HERSELF (G133/J566 NOT 7), GO TO G134/J578

J576
 Q3857
 G133e. At what age do you plan to start working for yourself?



GO TO G134/J578

GO TO G134/J578

J577
Q3858
G133e1. ENTER YEAR PLANNING TO START SELF-EMPLOYMENT:

_____ DK RF
2002-2020
YEAR STARTING SELF
EMPLOYMENT

J578
Q3859
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?

1. COMPLETELY RETIRED 3. PARTLY RETIRED 5. NOT RETIRED AT ALL
 5. NOT RETIRED AT ALL
GO TO G139/J589
BRANCHPOINT

7. QUESTION NOT RELEVANT TO R, DOESN'T WORK FOR PAY OR IS HOMEMAKER 8. DK 9. RF
GO TO G141/J596 BRANCHPOINT

G134a/J580 BRANCHPOINT: IF R IS COMPLETELY RETIRED NOW (G134/J578=1) and WAS COMPLETELY RETIRED AT R's LAST IW, GO TO G136/J584
IF R IS PARTLY RETIRED (G134/J578=3) and WAS PARTLY RETIRED AT R's LAST IW, GO TO G139/J589 BRANCHPOINT
IF R GAVE YEAR S/HE RETIRED AT G1j/J018, GO TO G135/J583

J580
Q3861
G134a. In what month and year did you [partly/completely] retire?

[IWER: MONTHS ENTERED MUST BE BEFORE CURRENT IW MONTH, YEAR]

G134a. MONTH:

01. JAN 02. FEB 03. MAR 04. APR 05. MAY 06. JUN 07. JUL
 08. AUG 09. SEP 10. OCT 11. NOV 12. DEC 98. DK 99. RF
 DK RF

J581
Q3862
G134Y1a. YEAR

J583
Q3864

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 | 8. DK | 9. RF |
|--------------------|-------------------|--------------------------------|-------|-------|

G136/J584 BRANCHPOINT: IF R IS NOT COMPLETELY RETIRED (G134/J578=1), GO TO G139/J589 BRANCHPOINT

J584
Q3865

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 | 8. DK | 9. RF |
|-----------------------|-----------------------------|-----------------------------|-------|-------|

J585

Q3866

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.

8. DK

9. RF

G138/J586 BRANCHPOINT: IF R WAS COMPLETELY RETIRED AT LAST IW, GO TO G141/J596
BRANCHPOINT

J586
Q3867

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.

1. CONTINUE

DK

RF

J588 Q3869 G138a.	1. VERY IMPORTANT	2. MODERATELY IMPORTANT	3. SOMEWHAT IMPORTANT	4. NOT IMPORTANT AT ALL	8. DK	9. RF
Poor health (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)						
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?)						
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?)						
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/J589 BRANCHPOINT: IF THIS IS A REINTERVIEW R, GO TO G141/J596 BRANCHPOINT

J589
Q3870

G139. Now I'm going to read you a list of things that some people say are good about retirement.

IF R IS COMPLETELY RETIRED (G134/J578=1):

For each one, please tell me if, during your retirement, it has been very important, moderately important, somewhat important, or not important at all.

OTHERWISE:

For each one, please tell me if, for you, they are very important, moderately important, somewhat important, or not important at all.

1. CONTINUE	DK	RF
-------------	----	----

J591 Q3872 G139a.	1. VERY IMPORTANT	2. MODERATELY IMPORTANT	3. SOMEWHAT IMPORTANT	4. NOT IMPORTANT AT ALL	8. DK	9. RF
Being your own boss ([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)						
Being able to take it easy. ([Has this been/Is this]) very important, moderately important, somewhat important, or not important at all?)						
Having the chance to travel. ([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)						

J592
Q3873

G140. Now for things that some people say are bad about retirement.

IF R IS COMPLETELY RETIRED (G134/J578=1):

Please tell me if, during your retirement, they have bothered you a lot, somewhat, a little, or not at all.

OTHERWISE:

Please tell me if they worry you a lot, somewhat, a little, or not at all.

1. CONTINUE

DK

RF

NOTE: EACH OF THE THREE WORRIES IN THE TABLE BELOW HAS THE FOLLOWING RETIREMENT CONDITIONS WITH QUESTION FORMS.

IF R IS COMPLETELY RETIRED (G134/J578=1):

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

IF R IS PARTLY RETIRED (G134/J578=2):

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

OTHERWISE (G134/J578 {NOT 1 and NOT 2}):

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

J594 Q3875 G140a.	1. A LOT	2. SOMEWHAT	3. A LITTLE	4. NOT AT ALL	7. DIDN'T WORK	8. DK	9. RF
1. Not doing anything productive or useful. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							
2. Illness or disability. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							
3. Not having enough income to get by. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							

G141/J596 BRANCHPOINT: IF THIS IS A NEW INTERVIEW R, GO TO G154/J650 (J ASSIST)

IF R IS STILL WORKING FOR LAST IW EMPLOYER (G19b/J045=1), GO TO G145C/J612 BRANCHPOINT

IF R WAS WORKING FOR SOMEONE ELSE LAST IW *and* DID NOT GIVE A {MONTH AND YEAR} THAT S/HE STOPPED WORKING FOR THAT EMPLOYER (G26&26a/J063&J064={DK or RF}), GO TO G145c/J612 BRANCHPOINT

IF R WAS WORKING FOR SOMEONE ELSE LAST IW *and* STARTED WORKING AT CURRENT JOB/BUSINESS (per G63&G63a/J248&J249) LESS THAN 2 MONTHS FROM WHEN S/HE STOPPED WORKING FOR LAST IW EMPLOYER (per G26&26a/J063&J064), GO TO G145c/J612 BRANCHPOINT

IF R WAS SELF-EMPLOYED AT LAST IW *and* DID NOT GIVE {MONTH AND YEAR} THAT S/HE STOPPED WORKING AT THAT BUSINESS (G5&5a/J023&J024={DK or RF}), GO TO G145c/J612 BRANCHPOINT

IF R WAS {SELF-EMPLOYED AT LAST IW *and* IS CURRENTLY SELF-EMPLOYED (G3/J021=2)} *and* {MONTH AND YEAR} STARTED WORKING FOR CURRENT BUSINESS (per G63&G63a/J248&J249) IS SAME AS OR BEFORE {MONTH AND YEAR} OF LAST IW, GO TO G145c/J612 BRANCHPOINT

IF {MONTH AND YEAR} R STARTED CURRENT JOB/BUSINESS (per G63&G63a/J248&J249) IS ON OR BEFORE {MONTH AND YEAR} OF R'S LAST IW, GO TO G145c/J612 BRANCHPOINT

IF R WAS SELF-EMPLOYED AT LAST IW *and* {MONTH AND YEAR} R STARTED CURRENT JOB/BUSINESS (per G63&G63a/J248&J249) IS LESS THAN 2 MONTHS FROM {MONTH AND YEAR} S/HE STOPPED WORKING FOR SELF (per G5&5a/J023&J024), GO TO G145c/J612 BRANCHPOINT

IF R IS CURRENTLY WORKING (G2/J020=1) *and* DID NOT GIVE {MONTH AND YEAR} S/HE STARTED CURRENT JOB/BUSINESS (per G63&G63a/J248&J249), GO TO G145c/J612 BRANCHPOINT

J596
Q3877

G141. IF R IS CURRENTLY WORKING (G2/J020=1):

Between [MONTH, YEAR STOPPED WORKING FOR LAST IW [EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]]/R's LAST IW MONTH, YEAR] and [MONTH, YEAR STARTED WORKING FOR CURRENT [EMPLOYER)/SELF] (per G63&G63a/J248&J249)] did you do any work for pay?

OTHERWISE:

Since [MONTH, YEAR STOPPED WORKING FOR LAST IW [EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]]/R's LAST IW MONTH, YEAR] did you do any work for pay?



HRS 2002 — SECTION J: EMPLOYMENT — PAGE 135

FINAL VERSION 3 — 11/18/2006

J597
Q3878

G142. IF R IS CURRENTLY WORKING (G2/J020=1):
During which months between [MONTH, YEAR STOPPED WORKING FOR LAST IW
[EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]/R's LAST
IW MONTH, YEAR] and
MONTH, YEAR STARTED WORKING FOR {CURRENT EMPLOYER OR SELF} (per
G63&G63a/J248&J249) did you work for pay?

OTHERWISE:

During which months since [MONTH, YEAR STOPPED WORKING FOR LAST IW
[EMPLOYER (per G26&G26a/J063&J064)/SELF (per G5&G5a/J023&J024)]/R's LAST
IW MONTH, YEAR] did you work for pay?

[IWER: PRESS [CTRL][TAB] AND ARROW TO RIGHT FOR WHOLE YEAR AND OTHER
CHOICES, THEN PRESS [CTRL][TAB] TO RETURN TO ANSWER BOX]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2000	MONTHS IN 2001	MONTHS IN 2002	OTHER YEARS
(1) JAN	(14) JAN	(27) JAN	(41) ALL OF 2000 (AFTER PREV IW IN)
(2) FEB	(15) FEB	(28) FEB	(42) ALL OF 1999 (AFTER PREV IW IN)
(3) MAR	(16) MAR	(29) MAR	(43) ALL OF 1999
(4) APR	(17) APR	(30) APR	(44) ALL OF 1998 (AFTER PREV IW IN)
(5) MAY	(18) MAY	(31) MAY	(45) ALL OF 1998
(6) JUN	(19) JUN	(32) JUN	(46) ALL OF 1997 (AFTER PREV IW IN)
(7) JUL	(20) JUL	(33) JUL	(47) ALL OF 1997
(8) AUG	(21) AUG	(34) AUG	(48) ALL OF 1996 (AFTER PREV IW IN)
(9) SEP	(22) SEP	(35) SEP	(49) ALL OF 1996
(10) OCT	(23) OCT	(36) OCT	(50) ALL OF 1995 (AFTER PREV IW IN)
(11) NOV	(24) NOV	(37) NOV	(51) ALL OF 1995
(12) DEC	(25) DEC	(38) DEC	(52) ALL OF 1994 (AFTER PREV IW IN)
		(39) ALL OF 2002 TO DATE	(53) ALL OF 1994
(13) ALL OF 2000	(26) ALL OF 2001	(40) ALL OF 2002	(54) ALL OF 1993 (AFTER PREV IW IN)
			(55) ALL OF 1993
			(56) ALL OF 1992 (AFTER PREV IW IN)
			(57) OTHER (SPECIFY) [J598]
			(58) DK
			(59) RF

NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND
YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

J599
Q3879

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

HOURS

DK

RF

J600
Q3880

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

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]

0

DK

RF

AMOUNT

↓

GO TO
G144a/J604

↓

GO TO
G144b/J606

J601-J603 Unfolding Sequence

Question text: Did it amount to a total of \$_____ per month, more than \$_____ per month, or what?

PROCEDURE: 2Up1Down
BREAKPOINTS: \$250, **\$750**, \$1,500, \$4,000
ENTRY POINT: \$750

G144a/J604 BRANCHPOINT: GO TO G144b/J606

J604
Q3881

G144a. [IWER: PROBE IF NECESSARY]
Was that per hour, week, month, or year?

PER:

1. HOUR

2. WEEK

3. EVERY TWO WEEKS/BI-WEEKLY

4. MONTH

5. TWICE A MONTH

6. YEAR

97. OTHER (SPECIFY)

J605

98. DK

99. RF

J606
Q3883

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

1. ONE	2. TWO OR MORE	8. DK	9. RF
GO TO G145c/J612 BRANCHPOINT			

J607
Q3884

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?)

[IWER: CHOOSE ALL THAT APPLY]

01. BUSINESS CLOSED	02. LAID OFF/LET GO	03. POOR HEALTH/ DISABLED	04. FAMILY CARE	05. BETTER JOB
GO TO G145c/J612 BRANCHPOINT				
06. QUIT	07. RETIRED	97. OTHER (SPECIFY) _____ J608	98. DK	99. RF

J609
Q3885

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

1. YES	5. NO	8. DK	9. RF
GO TO G145c/J612 BRANCHPOINT			

J610
Q3886

G145b. How did it change?

[IWER: CHOOSE ALL THAT APPLY]

01. SUPERVISOR ENCOURAGED DEPARTURE	02. COWORKER 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

J611

G145c/J612 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY WORKING FOR PAY (G2/J020={5 or DK or RF}) and DID NOT REPORT AT R's LAST IW THAT WAS WORKING FOR PAY and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LEAVING LAST IW EMPLOYER AND {THE PRESENT OR START OF CURRENT EMPLOYMENT}} (G141/J596={5 or DK or RF}), GO TO G154/J650 (J ASSIST)

J612
Q3887

G145c. Counting paid vacations as weeks of work, how many weeks did you work in the last 12 months?

[IWER: COUNT PAID SICK TIME AS WORK TIME]

WEEKS

DK	RF
----	----

G146/J613 BRANCHPOINT: IF R IS SELF-EMPLOYED NOW (G3/J021=2) and WAS SELF-EMPLOYED AT R's LAST IW, GO TO G154/J650 (J ASSIST)

IF R WAS SELF-EMPLOYED AT R's LAST IW and DID NOT REPORT THAT IS WORKING FOR PAY NOW (G2/J020 NOT 1) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (G141/J596={5 or DK or RF}), GO TO G154/J650 (J ASSIST)

IF R DID NOT REPORT AT R's LAST IW THAT WAS WORKING FOR PAY and IS SELF-EMPLOYED NOW (G3/J021=2) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (G141/J596={5 or DK or RF}), GO TO G154/J650 (J ASSIST)

J613
Q3889

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 R's LAST IW MONTH, YEAR?

1. YES	5. NO	8. DK	9. RF
GO TO G154/J650 (J ASSIST)			

J614

Q3890

G146a. How many of these special incentive offers have you received [since R's LAST IW MONTH, YEAR/in the last two years]?

SPECIAL INCENTIVES

0	DK	RF
GO TO G154/J650 (J ASSIST)		

HRS 2002 — SECTION J: EMPLOYMENT — PAGE 140

FINAL VERSION 3 — 11/18/2006

BEGINNING OF G147a/J616 LOOP: QUESTIONS G147a/J616 THROUGH G153/J646 ARE REPEATED FOR THE FIRST AND LAST SPECIAL INCENTIVES THE R RECEIVED.

J616

Q3892

G147a. In what month and year was the (first/last) special incentive offered?

[IWER: MONTHS ENTERED MUST BETWEEN [NOVEMBER, YEAR 2 YEARS AGO/
REINTERVIEW R'S LAST IW MONTH, YEAR] AND CURRENT LAST IW MONTH, YEAR]

G147a. MONTH:

01. JAN	02. FEB	03. MAR	04. APR	05. MAY	06. JUN	07. JUL
08. AUG	09. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

DK	RF
----	----

J617
Q3893
G147b. YEAR

G148/J619 BRANCHPOINT: IF R IS STILL WORKING FOR LAST IW EMPLOYER
(G19b/J045=1), GO TO G149/J621

J619

Q3895

G148. Which employer were you working for at the time?

[IWER: SELECT EMPLOYER FROM LIST BELOW]

[IWER: IF EMPLOYER NOT LISTED, SELECT OTHER, SPECIFY AND ENTER FULL NAME
OF EMPLOYER ON NEXT SCREEN]

1. LAST WAVE EMPLOYER NAME (per Z091)	2. CURRENT EMPLOYER NAME (per J046/JW158)	7. OTHER (SPECIFY) _____	8. DK	9. RF
---	--	---------------------------------	-------	-------

J620

J621
Q3896

G149. Was the special incentive a cash bonus, improved pension benefits or what?

[IWER: CHOOSE ALL THAT APPLY]

1. CASH BONUS	2. IMPROVED PENSION BENEFITS	3. PERMANENT MEDICAL INSURANCE	4. TEMPORARY MEDICAL INSURANCE
5. TEMPORARY CASH BENEFIT	6. ADDITIONAL YEARS OF SERVICE CREDITED	7. OTHER (SPECIFY) _____ J622	8. DK
			9. RF

G150a/J623 BRANCHPOINT: IF R's OFFER DID NOT INCLUDE A CASH BONUS (G149/J621 NOT 1), GO TO G150b/J627 BRANCHPOINT

J623
Q3897

G150a. How much did the cash bonus offer amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

|

DK	RF
----	----

|

GO TO G150b/J627 BRANCHPOINT

J624-J626 Unfolding Sequence

Question text: Did it amount to less than \$____, more than \$____, or what?

PROCEDURE: 2Up1Down
BREAKPOINTS: \$15,000, \$25,000, \$50,000, \$75,000
ENTRY POINT: \$25,000

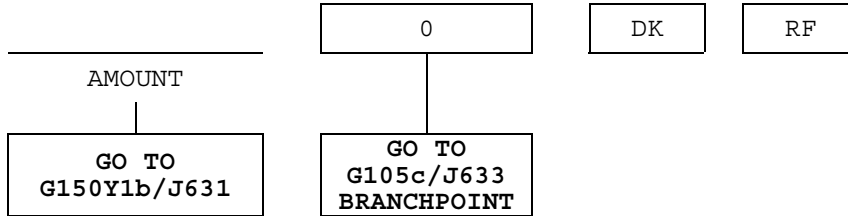
G150b/J627 BRANCHPOINT: IF R's OFFER DID NOT INCLUDE IMPROVED PENSION BENEFIT (G149/J621 NOT 2), GO TO G150c/J633 BRANCHPOINT

J627
Q3898

G150b. How much did the extra pension benefit offer amount to?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R REPORTS A 'PER HOUR' AMOUNT, BE SURE TO RECORD CENTS IF APPLICABLE]



J628-J630 unfolding sequence

Question text: Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 2Up1Down

BREAKPOINTS: \$3,000, \$5,000, \$12,000, \$36,000

ENTRY POINT: \$5,000

G150Y1b/J631 BRANCHPOINT: GO TO G105c/J633 BRANCHPOINT

J631
Q3899

G150Y1b. [IWER: PROBE IF NECESSARY]

Was that per week, year, or a lump sum?

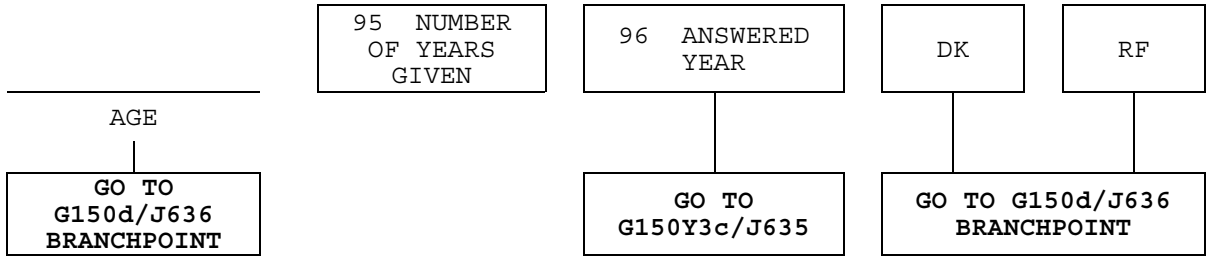
PER:

2. WEEK	4. MONTH	6. YEAR	95. LUMP SUM
97. OTHER (SPECIFY) _____ J632	98. DK	99. RF	

G150c/J633 BRANCHPOINT: IF R'S OFFER DID NOT INCLUDE TEMPORARY MEDICAL INSURANCE (G149/J621 NOT 4), GO TO G150d/J636 BRANCHPOINT

J633
Q3901

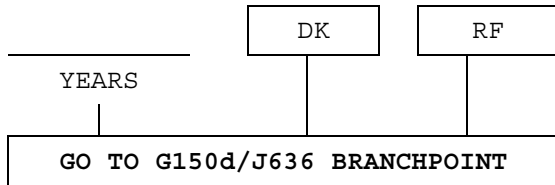
G150c. Until what age was the temporary medical insurance offered?



J634
Q3902

G150Y2c. [IWER: PROBE IF NECESSARY]

For how many years was the temporary medical insurance offered?



J635
Q3903

G150Y3c. [IWER: PROBE IF NECESSARY]

Until which year did you receive the temporary medical insurance?

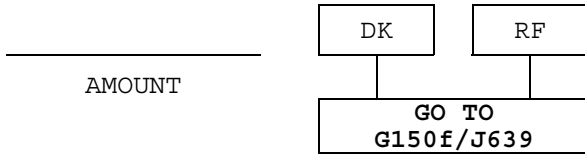


G150d/J636 BRANCHPOINT: IF R's OFFER DID NOT INCLUDE TEMPORARY CASH BENEFITS (G149/J621 NOT 5), GO TO G150g/J642 BRANCHPOINT

J636

Q3904

G150d. How much did the temporary cash benefits offer amount to?



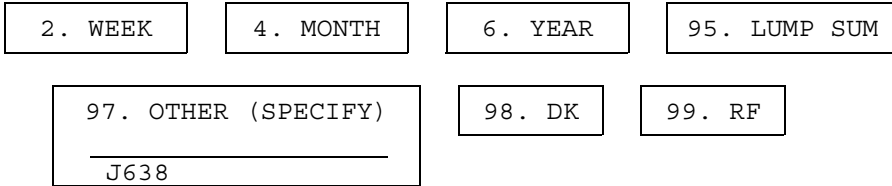
J637

Q3905

G150e. [IWER: PROBE IF NECESSARY]

Was that per month or year?

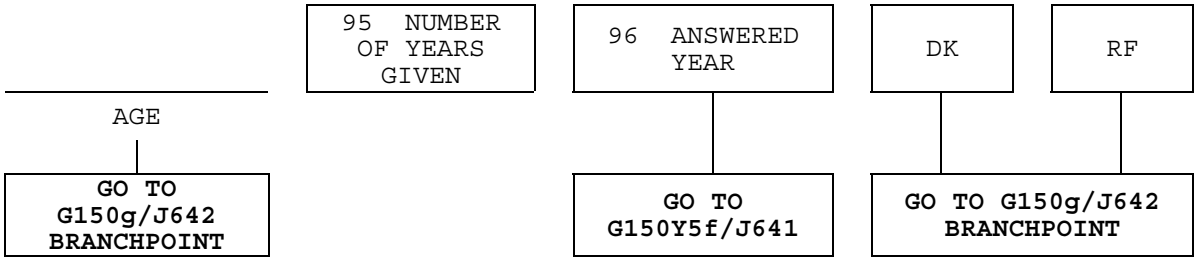
PER:



J639

Q3907

G150f. Until what age was the temporary cash benefit offered?

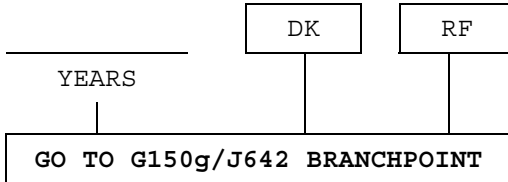


J640

Q3908

G150Y4f. [IWER: PROBE IF NECESSARY]

For how many years was the temporary cash benefit offered?



J641
Q3909

G150Y5f. [IWER: PROBE IF NECESSARY]

Until which year was the temporary cash benefit offered?

YEAR

G150g/J642 BRANCHPOINT: IF R'S OFFER DID NOT INCLUDE ADDITIONAL YEARS OF SERVICE CREDIT (G149/J621 NOT 6), GO TO G150h/J643 BRANCHPOINT

J642
Q3910

G150g. How many years of service credit were you offered?

YEARS

G150h/J643 BRANCHPOINT: IF R'S OFFER DID NOT INCLUDE OTHER INCENTIVES (G149/J621 NOT 7), GO TO G151/J644

J643
Q3911

G150h. How much did the other incentive offers(s) amount to?

AMOUNT

J644
Q3912

G151. Did you accept the incentive and leave that employer?

GO TO G153/J646

J645
Q3913

G152. Was the special incentive important in your decision, or would you probably have left at about that time anyway?

1. IMPORTANT IN MY DECISION	5. I WOULD HAVE LEFT ANYWAY	8. DK	9. RF
GO TO END OF G147a/J616 LOOP (AFTER G153/J646)			

J646
Q3914

G153. If you had been offered twice as much (to leave) at that time, would you have done so?

1. YES	5. NO	8. DK	9. RF
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END OF G147a/J616 LOOP: REPEAT QUESTIONS G147a/J616 THROUGH G153/J646 IF MORE THAN ONE EARLY OUT WINDOW WAS OFFERED. IF NOT, CONTINUE ON TO G154/J650 (J ASSIST).

J650
Q3921

G154. J ASSIST
IWER: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
SECTION J — EMPLOYMENT?

1. NEVER	2. A FEW TIMES	3. MOST OR ALL OF THE TIME	4. THE SECTION WAS DONE BY A PROXY REPORTER
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GO TO SECTION K