

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

GG1/K003 BRANCHPOINT: IF THIS IS A REINTERVIEW R, GO TO SECTION L
 IF R IS WORKING NOW FOR PAY ({G1/J005 or G2/J020}=1),
 GO TO SECTION L

K003
 Q3953

GG1. Have you ever worked for pay for more than a few months?

1. YES	5. NO	8. DK	9. RF
GO TO GG51/K038 (K ASSIST)			

K004
 Q3954

GG1a1. When did you last work for pay?

_____	OR	_____	DK	RF
K004 Q3954 GG1a1. YEAR		K005 Q3955 GG1a2. YEARS AGO		

GG1a/K006 BRANCHPOINT: IF R LAST WORKED FOR PAY MORE THAN 2 YEARS AGO (per GG1a1/K004 or GG1a2/K005), GO TO GG3/K007 BRANCHPOINT

K006
 Q3957

GG1a. In what month was that?

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

GG3/K007 BRANCHPOINT: IF {R LAST WORKED FOR PAY MORE THAN 20 YEARS AGO or REFUSED TO ANSWER WHEN S/HE LAST WORKED} (per GG1a1/K004 or GG1a2/K005), GO TO GG51/K038 (K ASSIST)

K007
Q3958

GG3. The next questions are about the last job you had. We're interested in your situation near the end of this job.

Did you work for someone else, were you self-employed, or what?

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

1. SOMEONE ELSE	2. SELF-EMPLOYED	8. DK	9. RF
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K008
Q3960

GG4. IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (GG3/K007 NOT 2):
What kind of business or industry did you work in — that is, what did they make or do at the place where you worked?

IF R WAS SELF-EMPLOYED (GG3/K007=2):
What industry did you work in? That is, what did your company do or make?
(What industry did you typically work in?)

_____	DK	RF
INDUSTRY		

GG5/K009 BRANCHPOINT: IF R WAS SELF-EMPLOYED (GG3/K007=2) or IS IN {AHEAD or CODA} COHORT, GO TO GG6/K010

K009
Q3961

GG5. What was the official title of your job?

(The title that your employer used?)

_____	DK	RF
TITLE		

K010
Q3962

GG6. What sort of work did you do?

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

_____	DK	RF
TYPE OF WORK		

K011
Q3963

GG7. How many hours a week did you usually work [for this employer/in this business]?

HOURS PER WEEK

GG8/K012 BRANCHPOINT: IF R WAS SELF-EMPLOYED (GG3/K007=2) or IS IN {AHEAD or CODA} COHORT, GO TO GG9/K014

K012
Q3964

GG8. Not counting any overtime hours, could you have reduced the number of hours in your regular work schedule?

K013
Q3965

GG8a. Could you have reduced your work hours by quite a lot, say to half what you usually worked, without affecting either your hourly pay rate or your fringe benefits?

K014
Q3966

GG9. IWER: READ SLOWLY:
Counting paid vacations as weeks of work, how many weeks a year did you usually work?

NUMBER OF WEEKS

K015
Q3967

GG10. IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (GG3/K007 NOT 2):
How much were you earning, before deductions, when you left that employer?

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

IF R WAS SELF-EMPLOYED (GG3/K007=2):
How much were you earning, before deductions, when you stopped working for the business?

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

AMOUNT

0	DK	RF
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GO TO GG11/K018 BRANCHPOINT

K016
Q3968
GG10Y1. 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	

K017

GG11/K018 BRANCHPOINT: IF R IS IN {AHEAD or CODA} COHORT, GO TO GG13/K022
IF R WAS SELF-EMPLOYED (GG3/K007=2), GO TO GG12/K020

K018
Q3970

GG11. About how many employees worked for that company or organization at the location where you worked?

[IWER: DO NOT PROBE DK/RF]

NUMBER OF EMPLOYEES

DK	RF
----	----

GO TO GG12/K020

K019
Q3971

GG11a. Was it fewer than 5, 5 to 14, 15 to 24, 25 to 99, 100 to 499, or 500 or more?

_____ AMOUNT

0	DK	RF
GO TO GG15/K028		

K026
Q3978
GG14Y1. PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) K027	98. DK	99. RF	

K028
Q3988

GG15. Were you covered on that job by a union or employee-association contract?

1. YES	5. NO	8. DK	9. RF
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K029
Q3989

GG16. IF R WAS SELF-EMPLOYED (GG3/K007=2):
Why did you stop working at this business?

IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (GG3/K007 NOT 2):
Why did you leave that employer?

[IWER: PROBE IF NECESSARY]
(Did the business close, were you laid off or let go, did you leave to take care of family members, or what?)

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

1. BUSINESS CLOSED	2. LAID OFF/LET GO	3. POOR HEALTH/DISABLED	4. FAMILY CARE
6. QUIT	7. RETIRED	97. OTHER (SPECIFY) K030	98. DK
			99. RF

K031
Q3990

GG17. IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (GG3/K007 NOT 2):
Were you included in a pension or retirement plan, or in any tax deferred savings plan, when you worked for that employer.

IF R WAS SELF-EMPLOYED (GG3/K007=2):
Aside from IRAs or Keogh plans, were you included in a pension or retirement plan, or in any tax deferred savings plan, when you worked for yourself?

1. YES	5. NO	8. DK	9. RF
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GG29/K032 BRANCHPOINT: IF R IS IN {AHEAD or CODA} COHORT, GO TO GG51/K038 (K ASSIST)

IF R DID NOT REPORT THAT WAS INCLUDED IN PENSION PLAN
(GG17/K031={5 or DK or RF}), GO TO GG48/K035

K032

Q3991

GG29. In how many different pension plans were you included on this job?

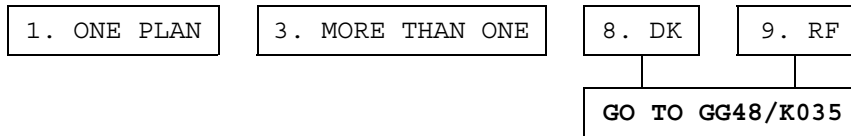
1 — 8 PLANS



K033

Q8245

(GG29a) Is this just one plan or more than one?



BEGINNING OF PENSION BLOCK-2

(GG30/KW001_2 — GG37/KW042_2)

NOTE: THE FOLLOWING PENSION LOOP (GG30/KW001_2) IS A REPLICATE OF THAT APPEARING IN SECTION J (G31/JW001_1 THROUGH G38/JW041_1), WITH THE ADDITION OF QUESTIONS W029 & W034. THE " 2" AFTER EACH LABEL INDICATES THAT THIS IS THE SECOND TIME THIS BLOCK IN THE QUESTIONNAIRE.

BEGINNING OF GG30/KW001_2 LOOP: QUESTIONS GG30/KW001_2 THROUGH GG37/KW042_2 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT GG29/K032 (GG29/K032={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT (GG29a/K033) ((GG29a/K033={1 or 3})).

KW001_2
Q3994

GG30. IF THIS IS THE FIRST PLAN and {R HAS MORE THAN ONE PLAN (GG29/K032 ≥ 2 or (GG29a/K033)=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 (GG29/K032 ≥ 2) or THE SECOND PLAN FOR ((GG29a/K033)=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 ({GG29/K032 or (GG29a/K033)}=1):
I would like to know what type of plan this was.

READ TO ALL Rs ON THE FIRST LOOP:

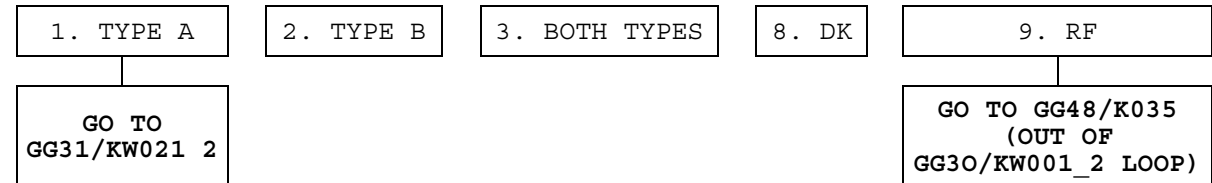
In some retirement plans, call them Type A, benefits are usually based on a formula involving age, years of service, and salary. In other plans, call them Type B, money is accumulated in an account for you.

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."



KW002_2
Q3995

GG30a. IF R HAS BOTH TYPES OF PLAN (GG30/KW001_2=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
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AMOUNT

|

GO TO
GG30b/KW006_2

KW003_2 - KW005_2 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

KW006_2

Q3996

GG30b. 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	6. LOST BENEFITS	7. OTHER (SPECIFY) _____ KW007_3
		8. DK
		9. RF

KW008 2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (GG30b/KW006_2 NOT 3), GO TO KW013_2 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (GG30b/KW006 2=3 ONLY), GO TO GG30c/KW009 2

KW008_2

Q9860

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

DK	RF
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AMOUNT

KW009_2
Q3997

GG30c. How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

 DK

RF

AMOUNT

GO TO KW013_2
BRANCHPOINT

KW010_2 - KW012_2 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

KW013 2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (GG30b/KW006 2 NOT 4), GO TO KW018 2 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (GG30b/KW006 2=4 ONLY), GO TO GG30d/KW014 2

KW013_2
Q9861

How much did you convert to annuity?

 DK

RF

AMOUNT

KW014_2
Q3998

GG30d. 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]

DK	RF
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AGE

KW015_2
Q3999

GG30e. How much are the benefits per month or year?

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

0	DK	RF
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AMOUNT

GO TO KW018_2 BRANCHPOINT

KW016_2
Q4000

GG30f. [IWER: PROBE IF NECESSARY]
Was that per month or year?

PER:

04. MONTH	06. YEAR	97. OTHER (SPECIFY) _____	98. DK	99. RF
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KW017_2

KW018 2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (GG30b/KW006 2 NOT 2), GO TO GG31/KW021 2 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA ONLY (GG30b/KW006 2=2 ONLY), GO TO GG31/KW021 2 BRANCHPOINT

KW018_2
Q9862

How much did the rollover amount to?

DK	RF
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AMOUNT

GG31/KW021 2 BRANCHPOINT: IF PLAN IS TYPE B ONLY (GG30/KW001 2=2), GO TO GG37/KW042_2

KW021_2
Q4002

GG31. IF R HAS BOTH TYPE A AND TYPE B PLANS (GG30/KW001_2=3):

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

ASK OF ALL:

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) KW022_2	8. DK	9. RF

GG31a/KW023 2 BRANCHPOINT: IF R DID NOT REPORT THAT IS RECEIVING BENEFITS NOW (GG31/KW021_2 NOT 2), GO TO GG31e/KW030_2 BRANCHPOINT

KW023_2
Q4003

GG31a. In what month and year did you start to receive these benefits?

GG31a. 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			

KW024_2
Q4004
GG31Y1b. YEAR

KW025_2

Q4005

GG31b. How much are the benefits per month or year?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO GG31Y2b/KW026_2	GO TO GG31c/KW028_2		

J116_2 - J118_2 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

GG31Y2b/KW026_2 BRANCHPOINT: GO TO GG31c/KW028_2

KW026_2

Q4006

GG31Y2b. [IWER: PROBE IF NECESSARY]

Was that per month or year?

PER:

04. MONTH	06. YEAR	97. OTHER (SPECIFY) _____ KW027_2	98. DK	99. RF
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KW028_2

Q4008

GG31c. Are the benefits adjusted for changes in the cost of living?

1. YES	5. NO	8. DK	9. RF
GO TO GG31e/ KW030_2 BRANCHPOINT			

KW029_2

Q4009

GG31d. Have they ever been adjusted for changes in the cost of living?

1. YES	5. NO	8. DK	9. RF
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GG31e/KW030_2 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED CASH SETTLEMENT (GG31/KW021_2 NOT 3), GO TO GG31g/KW033_2 BRANCHPOINT

KW030_2

Q4010

GG31e. How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO
GG31f/KW031_2

J123-J125 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

KW031_2

Q4011

GG31f. 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)

KW032_2

8. DK

9. RF

GG31g/KW033 2 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA (GG31/KW021_2 NOT 4), GO TO GG32/KW034_2 BRANCHPOINT

KW033_2

Q4012

GG31g. How much did the rollover amount to?

IRA ROLLOVER

AMOUNT

DK

RF

GG32/KW034 2 BRANCHPOINT: IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM THIS PLAN (GG31/KW021_2 NOT 1), GO TO GG37/KW042_2

KW034_2

Q4013

GG32. How many years altogether were you included in this plan?

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

[IWER: ROUND THE VALUE TO THE NEAREST YEAR]

YEARS

DK

RF

GG33/KW035_2 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO GG37/KW042_2

KW035_2
Q4014

GG33. At what age do you expect to start receiving (the rest of your) benefits from this plan?

40-94 AGE

AGE

96 ALREADY RECEIVING ALL BENEFITS

DK

RF

GO BACK TO GG31/KW021 2 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (GG31/KW021_2=2)

GO TO GG37/KW042_2

KW036_2
Q4015

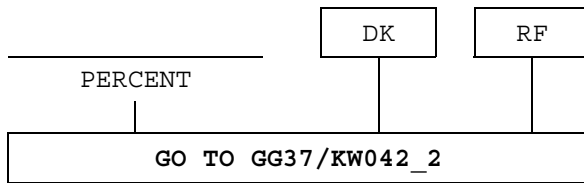
GG34. About how much do you expect these benefits to be, either as a percent of your pay when you left that job, or as an amount per month or year when you start receiving them?

1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
	GO TO GG34b/KW038_2	GO TO GG34Y1/KW041_2	GO TO GG37/KW042_2	

KW037_2

Q4016

GG34a. [IWER: ENTER THE PERCENT OF FINAL PAY]



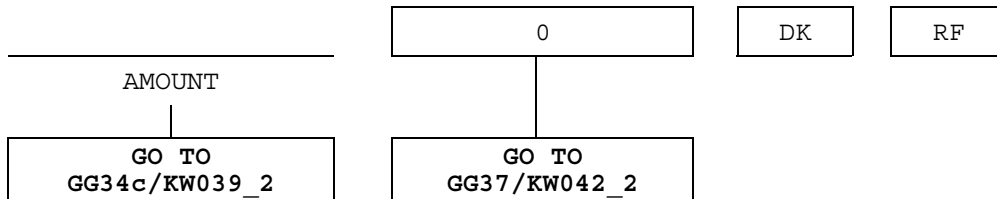
KW038_2

Q4017

GG34b. [IWER: PROBE IF NECESSARY]

How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]



J133_2 - J135_2 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

GG34c/KW039_2 BRANCHPOINT: GO TO GG37/KW042_2

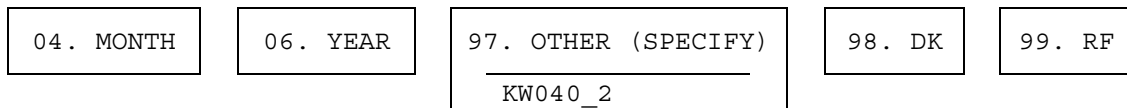
KW039_2

Q4018

GG34c. [IWER: PROBE IF NECESSARY]

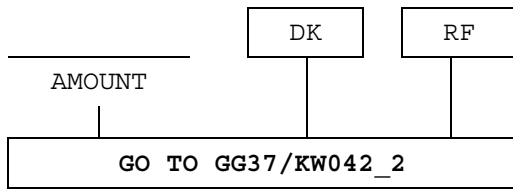
Was that per month or year?

PER:

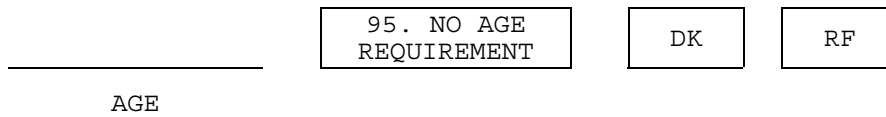


GG34Y1/KW041_2 BRANCHPOINT: GO TO GG37/KW042_2

KW041_2
 Q4020
 GG34Y1. [IWER: ENTER LUMP SUM AMOUNT]



KW042_2
 Q4028
 GG37. What is the earliest age at which you could have left that job and begun to receive pension benefits from this plan?

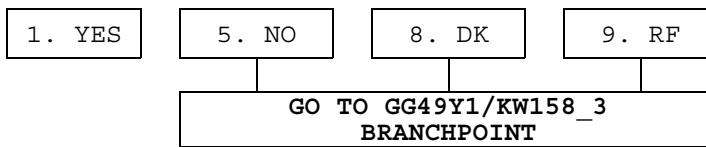


END OF GG30/KW001_2 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS GG30/KW001_2 THROUGH GG37/KW042_2 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT GG29/K032 (GG29/K032={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (GG29a/K033) ((GG29a/K033)=3). IF NOT, CONTINUE ON TO GG48/K035.

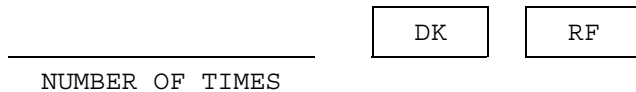
END OF PENSION BLOCK-2: (GG30/J088/KW001_2 — GG37/J157/KW042_2)

K035
 Q4030
 GG48. Over the last 10 years, since 1992, have you ever been on temporary layoff, or unemployed and looking for work?

[IWER: INCLUDE CURRENT PERIOD IF R IS NOW LOOKING FOR WORK]



K036
 Q4051
 GG48a. How many times have you been on temporary layoff or unemployed and looking for work?



GG49Y1/KW158_3 BRANCHPOINT: IF R WAS SELF-EMPLOYED (GG3/K007=2), GO TO GG51/K038 (K ASSIST)

BEGINNING OF EMPLOYER INFORMATION BLOCK-3:

(GG49Y1/KW158_3 — GG50e/KW165_3)

NOTE: THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (GG49Y1/KW158_3 THROUGH GG50e/KW165_3) IS A REPLICATE OF THAT APPEARING IN SECTION J (G39/JW158_1 - G40e/JW165_1) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK.

KW158_3
Q4056

GG49Y1. 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 last employer, the employer we were just talking about.

For whom did you work on that job?

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

	DK	RF
COMPANY NAME	GO TO GG51/K038 (K ASSIST)	GO TO GG51/K038 (K ASSIST)

KW159_3
Q4057

GG50. What is the address of the place where you worked?

[IWER: PROBE IF NECESSARY]

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

	DK	RF
ADDRESS 1	GO TO GG50b/KW161_3	GO TO GG51/K038 (K ASSIST)

	DK	RF
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KW160_3
Q4058
GG50a. ADDRESS 2

_____	DK	RF
KW161_3 Q4059 GG50b. CITY		GO TO GG51/K038 (K ASSIST)

_____	97. OTHER COUNTRY (SPECIFY) _____ KW163_3	98. DK	99. RF
KW162_3 Q4060 GG50c. STATE			GO TO GG51/K038 (K ASSIST)

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

_____	DK	RF
KW164_3 Q4061 GG50d. ZIP		

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

_____	DK	RF
KW165_3 Q4062 GG50e. PHONE NUMBER		

END OF EMPLOYER INFORMATION BLOCK-3:
(GG49Y1/KW158_3 — GG50e/KW165_3)

K038
Q4063
GG51. K ASSIST
IWER:
HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
SECTION K — LAST JOB?

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 L