

NOTE ABOUT BRANCHPOINTS:

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

NOTE ABOUT COLORS:

ALL QUESTION TEXT IN BLACK IS FOR THE CORE INTERVIEW.

ALL QUESTION TEXT IN FUCHSIA IS FOR THE EXIT INTERVIEW. ALSO IN FUCHSIA IS ALL OTHER TEXT THAT IS SPECIFIC TO THE EXIT INTERVIEW BUT NOT TO THE CORE.

OTHERWISE, BLACK TEXT FOR CODEFRAMES, INTERVIEWER INSTRUCTIONS, JUMPS AND BRANCHPOINTS, ETC. CAN APPLY TO BOTH THE CORE AND THE EXIT INTERVIEW UNLESS SPECIFIED OTHERWISE OR THERE IS AN EXIT ALTERNATIVE.

ON A BLACK-AND-WHITE HARD COPY OF THE DOCUMENT, THE FUCHSIA TEXT WILL APPEAR SOMEWHAT LIGHTER THAN THE ORIGINAL BLACK.

NOTE ABOUT EXIT INTERVIEW Rs:

ANY NEW SPOUSE/PARTNER THAT AN EXIT INTERVIEW R ACQUIRED SINCE HIS/HER LAST INTERVIEW IS IGNORED FOR THE PURPOSES OF THIS INTERVIEW.

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

SELF INTERVIEW (CS1A/A009=1);
PROXY INTERVIEW (CS1A/A009={2 or 3})

R IS MARRIED (X065=1);
R IS PARTNERED (X065=3);
R IS SINGLE (X065=6)

R's LAST IW MONTH (per Z092), YEAR (per Z093) = R's LAST IW DATE

R's FIRST NAME (per Respondents1X058AFName = X058)

R's LAST IW EMPLOYER NAME (per Z091)

R's LAST IW TITLE (per Z128)

* A variable fieldname and code reference is shown at its first occurrence in the questionnaire, but in some cases, especially when it is common, is not be shown after that.

NOTE: QUESTIONS FOR THE EXIT INTERVIEW BEGIN WITH G5/Q3500X/J023

G5/J023 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW *and* R WAS NOT WORKING AT R'S LAST IW (Z123 NOT 1), GO TO SECTION N

IF THIS IS AN EXIT INTERVIEW *and* R WAS NOT SELF-EMPLOYED AT LAST IW (Z136 NOT 2), GO TO G26/J063

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 *and* G3/J021} NOT 1) *and* WAS WORKING FOR SOMEONE ELSE AT R'S LAST IW (Z136=1), 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

J023
Q3384
Q3500X

G5. According to our records, in R's LAST IW MONTH (per Z092), YEAR (per Z093) you were self-employed.

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

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

Now I have some questions about R's FIRST NAME's (Respondents1X058AFName) employment before [he/she] died. According to our records, in R's LAST IW MONTH, YEAR [he/she] was self-employed.

In what month and year did [he/she] stop working for [him/her]self?

[IWER: MONTH ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND R's DATE OF DEATH — MONTH, YEAR.]

J023
Q3384
Q3500X
G5. MONTH:

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN
7. JUL	8. AUG	9. SEP	10. OCT	11. NOV	12. DEC

96. STILL WORKING FOR SELF AS SECOND JOB EXIT: WORKED THERE UNTIL DEATH	97. DENIES BEING SELF-EMPLOYED AT PREVIOUS IW	98. DK	99. RF
GO TO G5b/J028 BRANCHPOINT	GO TO G39/J158/JW158_2 BRANCHPOINT EXIT: GO TO SECTION N		

DK	RF
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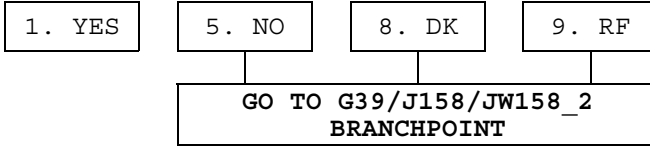
J024
Q3385
Q3501X
G5a. YEAR

G5b/J028 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW, GO TO G6/Q3502X/J031

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?



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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: PRESS [F9] AND ARROW DOWNWARD FOR WHOLE YEAR AND OTHER CHOICES, THEN PRESS [ENTER] TO RETURN TO ANSWER BOX]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2002	MONTHS IN 2003	MONTHS IN 2004	OTHER YEARS
(1) JAN 02	(14) JAN 03	(27) JAN 04	(41) ALL OF 2002 (AFTER PREV IW MO)
(2) FEB 02	(15) FEB 03	(28) FEB 04	(42) ALL OF 2001 (AFTER PREV IW MO)
(3) MAR 02	(16) MAR 03	(29) MAR 04	(43) ALL OF 2001
(4) APR 02	(17) APR 03	(30) APR 04	(44) ALL OF 2000 (AFTER PREV IW MO)
(5) MAY 02	(18) MAY 03	(31) MAY 04	(45) ALL OF 2000
(6) JUN 02	(19) JUN 03	(32) JUN 04	(46) ALL OF 1999 (AFTER PREV IW MO)
(7) JUL 02	(20) JUL 03	(33) JUL 04	(47) ALL OF 1999
(8) AUG 02	(21) AUG 03	(34) AUG 04	(48) ALL OF 1998 (AFTER PREV IW MO)
(9) SEP 02	(22) SEP 03	(35) SEP 04	(49) ALL OF 1998
(10) OCT 02	(23) OCT 03	(36) OCT 04	(50) ALL OF 1997 (AFTER PREV IW MO)
(11) NOV 02	(24) NOV 03	(37) NOV 04	(51) ALL OF 1997
(12) DEC 02	(25) DEC 03	(38) DEC 04	(52) ALL OF 1996 (AFTER PREV IW MO)
		(39) ALL OF 2004 TO DATE	(53) ALL OF 1996
(13) ALL OF 2002	(26) ALL OF 2003	(40) ALL OF 2004	(54) ALL OF 1995 (AFTER PREV IW MO)
			(55) ALL OF 1995
			(56) ALL OF 1994 (AFTER PREV IW MO)
			(57) ALL OF 1994
			(58) ALL OF 1993 (AFTER PREV IW MO)
			(59) ALL OF 1993
			(60) ALL OF 1992 (AFTER PREV IW MO)
			(61) OTHER (SPECIFY) [J030]
			(98) DK
			(99) RF

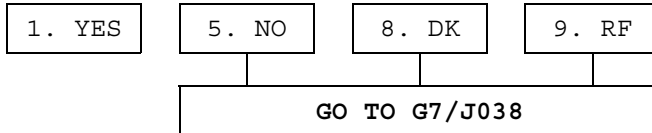
NOTE: THE ONLY CHOICES PRESENTED TO THE IWER ARE THOSE FOR MONTHS AND YEARS FROM R's LAST IW DATE UNTIL CURRENT IW MONTH & YEAR.

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

J031
Q3392
Q3502X

G6. Were you paid a regular salary or wages?

Was [she/he] paid a regular salary or wages?



J032
Q3393
Q3503X

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

How much was she/he paid before taxes and other deductions?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

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

J033-J035 Unfolding Sequence

Question text: {CORE AND EXIT} 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
Q3504X

G6b. {CORE AND EXIT} [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

Q3505X

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

Did [she/he] receive some or all of the net earnings or profits?

DEFINITION: NET EARNING OR PROFIT IS TOTAL BUSINESS INCOMES LESS TOTAL BUSINESS EXPENSES.

1. YES

5. NO

8. DK

9. RF

GO TO G28/J073 BRANCHPOINT

J039
Q3405
Q3506X

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?

(In addition to [her/his] regular salary,) How much did [she/he] receive from net earnings or profits?

[IWER: IF PROXY HAS TROUBLE GIVING DOLLAR FIGURE, ASK:]
What did [she/he] earn the last year [she/he] worked?

DEFINITION: NET EARNING OR PROFIT IS TOTAL BUSINESS INCOMES LESS TOTAL BUSINESS EXPENSES.

[IWER: DO NOT PROBE DK/RF]

[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

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

J040-J042 Unfolding Sequence

Question text: {CORE AND EXIT} 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 BRANCHPOINT

J043
Q3406
Q3507X

G7b. {CORE AND EXIT} [IWER: PROBE IF NECESSARY]
Was that per hour, week, month, or year?

PER:

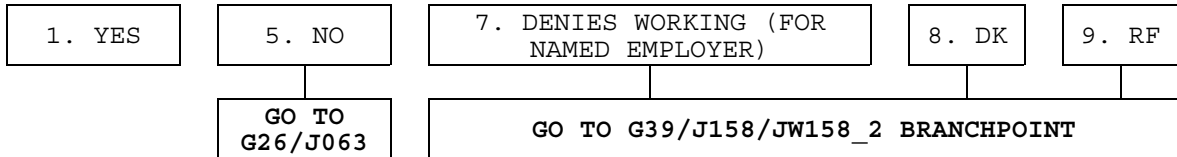
1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	97. OTHER (SPECIFY) _____ J044	98. DK	99. RF	

G19b/J045 BRANCHPOINT: GO TO G28/J073 BRANCHPOINT

J045
Q3416

G19b. According to our records, in R's LAST IW MONTH, YEAR you were [working for R's LAST IW EMPLOYER NAME (per Z091)/also working for someone else].

Are you still working there?



BEGINNING OF EMPLOYER INFORMATION BLOCK-1:

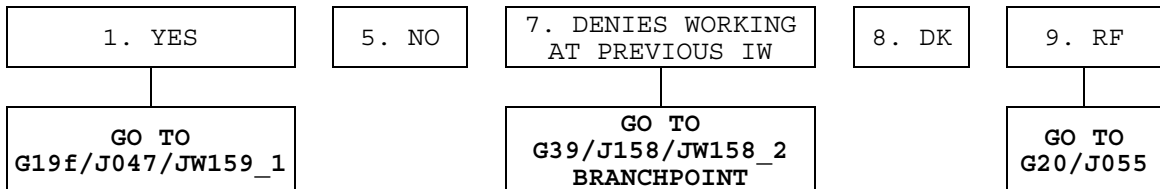
(G19c/JW168_1 — G19k/J053/JW165_1)

THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (G19c/JW168_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. QUESTION JW168 OCCURS ONLY IN THIS FIRST OCCURRENCE OF THE EMPLOYER INFORMATION BLOCK, BELOW.

G19c/JW168_1 BRANCHPOINT: IF WE DO NOT KNOW EMPLOYER NAME FROM R's LAST IW (Z091=EMPTY), GO TO G19d/JW158_1

JW168_1

G19c. Is the correct name of your employer R's LAST IW EMPLOYER NAME?



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
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GO TO G20/J055

JW159_1
J047
Q3420

G19f. IF R WORKS FOR SAME EMPLOYER AS R'S LAST IW (G19b/J045=1) and WE KNOW EMPLOYER NAME FROM LAST IW (Z091 NOT EMPTY):
We would like to obtain complete information about fringe benefits for employees like you. In order to do this, we need the full address of your employer.

ASK ALL Rs:

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.

ADDRESS 1

DK	RF
----	----

GO TO G19h/J049/JW161_1

GO TO G20/J055

DK

RF

JW160_1
J048
Q3421
G19g. ADDRESS 2

JW161_1
J049
Q3422
G19h. CITY

DK	RF
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GO TO G20/J055

JW162_1
J050/Q3423
G19i. STATE

97. OTHER (SPECIFY)

JW163_1
OTHER COUNTRY

98. DK

99. RF

GO TO
G20/J055

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

JW164_1
J052
Q3424
G19j. ZIP

DK

RF

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

JW165_1
J053
Q3425
G19k. PHONE NUMBER

DK

RF

END OF EMPLOYER INFORMATION BLOCK-1:

(G19c/JW168_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 (per Z091)/R's CURRENT EMPLOYER NAME (per J046)/that employer]?

1. YES

5. NO

8. DK

9. RF

GO TO G21/J058 BRANCHPOINT

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: PRESS [F9] AND ARROW DOWNWARD FOR WHOLE YEAR AND OTHER CHOICES, THEN PRESS [ENTER] TO RETURN TO ANSWER BOX]

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2002	MONTHS IN 2003	MONTHS IN 2004	OTHER YEARS
(1) JAN 02	(14) JAN 03	(27) JAN 04	(41) ALL OF 2002 (AFTER PREV IW MO)
(2) FEB 02	(15) FEB 03	(28) FEB 04	(42) ALL OF 2001 (AFTER PREV IW MO)
(3) MAR 02	(16) MAR 03	(29) MAR 04	(43) ALL OF 2001
(4) APR 02	(17) APR 03	(30) APR 04	(44) ALL OF 2000 (AFTER PREV IW MO)
(5) MAY 02	(18) MAY 03	(31) MAY 04	(45) ALL OF 2000
(6) JUN 02	(19) JUN 03	(32) JUN 04	(46) ALL OF 1999 (AFTER PREV IW MO)
(7) JUL 02	(20) JUL 03	(33) JUL 04	(47) ALL OF 1999
(8) AUG 02	(21) AUG 03	(34) AUG 04	(48) ALL OF 1998 (AFTER PREV IW MO)
(9) SEP 02	(22) SEP 03	(35) SEP 04	(49) ALL OF 1998
(10) OCT 02	(23) OCT 03	(36) OCT 04	(50) ALL OF 1997 (AFTER PREV IW MO)
(11) NOV 02	(24) NOV 03	(37) NOV 04	(51) ALL OF 1997
(12) DEC 02	(25) DEC 03	(38) DEC 04	(52) ALL OF 1996 (AFTER PREV IW MO)
		(39) ALL OF 2004 TO DATE	(53) ALL OF 1996
(13) ALL OF 2002	(26) ALL OF 2003	(40) ALL OF 2004	(54) ALL OF 1995 (AFTER PREV IW MO)
			(55) ALL OF 1995
			(56) ALL OF 1994 (AFTER PREV IW MO)
			(57) ALL OF 1994
			(58) ALL OF 1993 (AFTER PREV IW MO)
			(59) ALL OF 1993
			(60) ALL OF 1992 (AFTER PREV IW MO)
			(61) OTHER (SPECIFY) [J057]
			(98) DK
			(99) 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=EMPTY), GO TO G41b/J167 BRANCHPOINT

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	3. RETIRED & WORKING FOR SAME EMPLOYER/BUSINESS	5. NO	7. DENIES HAVING THIS JOB TITLE AT PREVIOUS WAVE	8. DK	9. RF
GO TO G44/J172	GO TO G26/J063 BRANCHPOINT	GO TO G41b/J167 BRANCHPOINT		GO TO G41b/J167 BRANCHPOINT	

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
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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

IF R REPORTED RETIRED AND WORKING FOR SAME EMPLOYER
(G21/J058=3) and GAVE YEAR S/HE RETIRED AT G1j/J018, GO TO
G27/J067 BRANCHPOINT

J063
Q3437
Q3508X

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 (G1j/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: MONTH ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND CURRENT IW MONTH, YEAR]

Now I have some questions about R's FIRST NAME's (X058) employment before [he/she] died.

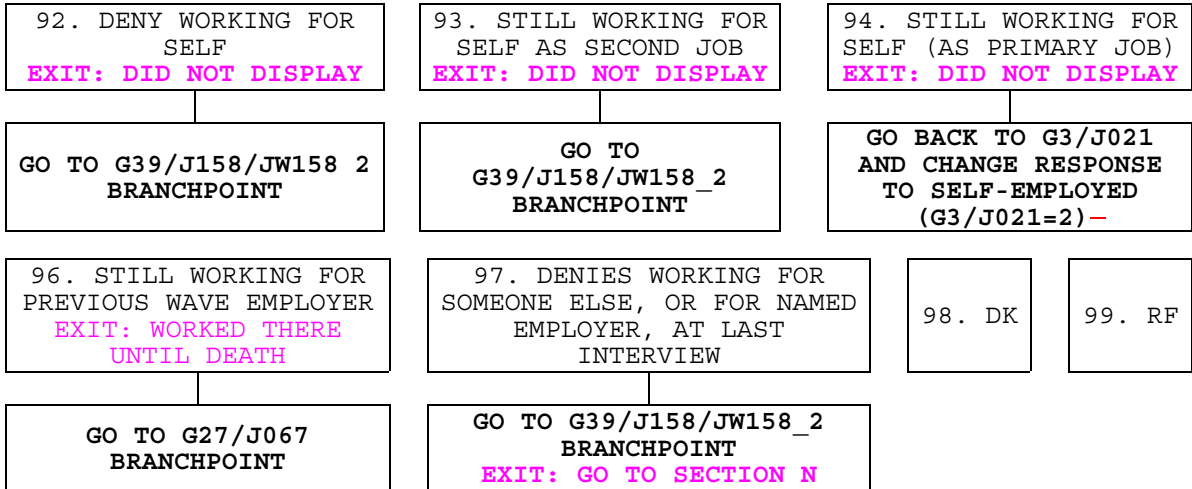
IF R'S LAST IW EMPLOYER IS KNOWN (Z091 NOT EMPTY):
According to our records, [he/she] was working for R's LAST IW EMPLOYER NAME (per Z091) in R's LAST IW MONTH, YEAR.
In what month and year did [he/she] stop working there, or was [he/she] still working there when [he/she] died?

OTHERWISE:
According to our records, [he/she] was working for someone else in R's LAST IW MONTH, YEAR.
In what month and year did [he/she] stop working for that employer?

[IWER: MONTH ENTERED MUST BE BETWEEN R's LAST IW MONTH, YEAR AND R's DATE OF DEATH, MONTH, YEAR.]

J063
 Q3437
 Q3508X
 G26. MONTH:

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN
7. JUL	8. AUG	9. SEP	10. OCT	11. NOV	12. DEC



NOTE: WHEN R REPORTED EARLIER THAT WAS RETIRED AND WORKING FOR THE SAME EMPLOYER (G21/J058=3), CODE "96. STILL WORKING FOR PREVIOUS WAVE EMPLOYER" DOES NOT APPEAR IN THIS CODEFRAME.

DK	RF
----	----

J064
 Q3438
 Q3508X
 G26a. YEAR

G27/J067 BRANCHPOINT: IF R IS SELF-EMPLOYED (G3/J021=2) and SAID THAT IS STILL WORKING FOR SELF AS PRIMARY JOB (G26/J063=94), GO TO G41a/J166

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) and R WAS ASKED G19b/J045 (G19b/J045 NOT EMPTY), GO BACK TO G19b/J045 AND CHANGE RESPONSE TO YES (G19b/J045=1)

J067
Q3441
Q3509X

G27. IF R WAS WORKING IN LAST IW (Z123=1) 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?

What was [he/she] earning, before deductions, [when [he/she] left that employer/at the time of [his/her] death]?

[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO G27a/J071	GO TO G28/J073 BRANCHPOINT		

J068-J070 Unfolding Sequence

Question text: {CORE AND EXIT} 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
Q3510X

G27a. {CORE AND EXIT} [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) _____ J072		98. DK	99. RF

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

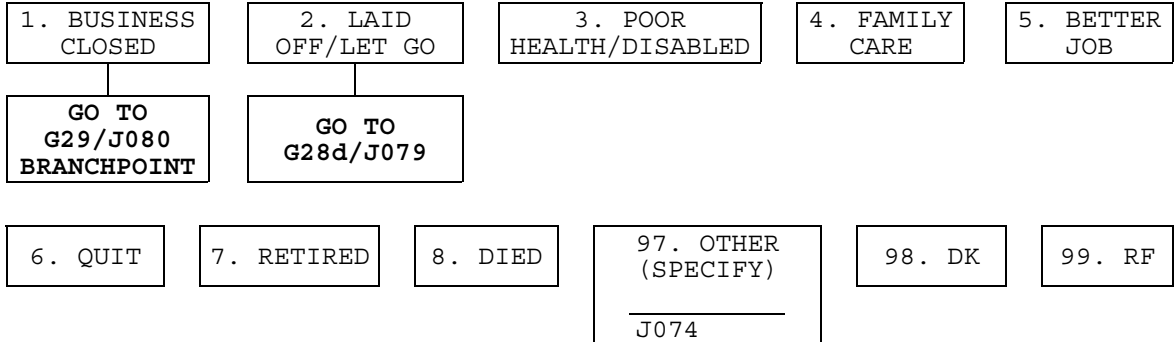
IF THIS IS AN EXIT INTERVIEW, GO TO G30/J084 BRANCHPOINT

J073
Q3444

G28. IF NOT SELF-EMPLOYED AT LAST IW (Z136=1):
{CORE WORDING} 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 (Z136=2):
{CORE WORDING} Why did you stop working at that business?

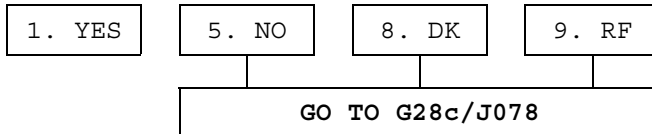
[IWER: DO NOT PROBE BUT CHOOSE ALL THAT APPLY]



G28a/J075 BRANCHPOINT: IF R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2), GO TO G29/J080 BRANCHPOINT

J075
Q3445

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



J076
Q3446

G28b. How did it change?

[IWER: CHOOSE ALL THAT APPLY]

1. SUPERVISOR ENCOURAGED DEPARTURE	2. COWORKER ENCOURAGED DEPARTURE	3. WAGES REDUCED (OR ABOUT TO BE REDUCED)	4. HOURS REDUCED (OR ABOUT TO BE REDUCED)
			GO TO G28d/J079
5. WOULD HAVE BEEN LAID OFF	6. NEW JOB DUTIES	7. NEW JOB LOCATION	8. BECAME ELIGIBLE FOR PENSION
9. EMPLOYER CHANGED HEALTH INSURANCE		10. SPECIAL EARLY RETIREMENT INCENTIVE OFFER	
97. OTHER (SPECIFY) J077	98. DK	99. RF	

J078
Q3447

G28c. {CORE WORDING} 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
--------	-------	-------	-------

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.]

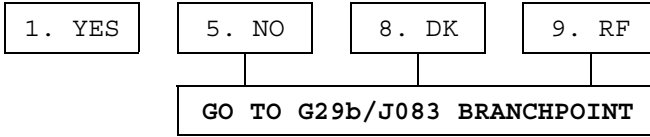
1. YES	5. NO	8. DK	9. RF
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G29/J080 BRANCHPOINT: IF R STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} {ONE MONTH OR LESS} AFTER R's LAST IW (per {G26&G26a/J063&J064 or G5&G5a/J023&J024 or G1h&G1j/J017&J018}) or R DID NOT SAY WHEN S/HE STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} ({G26/J063 or G26a/J064}={DK or RF} or {{G5/J023 or G5a/J024} or {G1h/J017 or G1j/J018}}={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]?



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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: PRESS [F9] AND ARROW DOWNWARD FOR WHOLE YEAR AND OTHER CHOICES, THEN PRESS [ENTER] TO RETURN TO ANSWER BOX]

[IWER: CHOOSE ALL THAT APPLY]

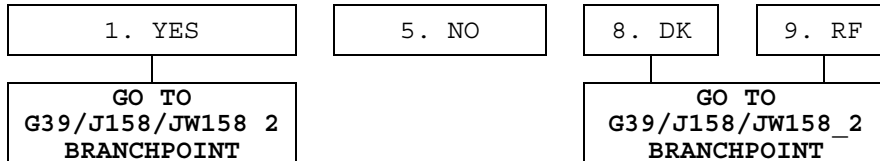
MONTHS IN 2002	MONTHS IN 2003	MONTHS IN 2004	OTHER YEARS
(1) JAN 02	(14) JAN 03	(27) JAN 04	(41) ALL OF 2002 (AFTER PREV IW MO)
(2) FEB 02	(15) FEB 03	(28) FEB 04	(42) ALL OF 2001 (AFTER PREV IW MO)
(3) MAR 02	(16) MAR 03	(29) MAR 04	(43) ALL OF 2001
(4) APR 02	(17) APR 03	(30) APR 04	(44) ALL OF 2000 (AFTER PREV IW MO)
(5) MAY 02	(18) MAY 03	(31) MAY 04	(45) ALL OF 2000
(6) JUN 02	(19) JUN 03	(32) JUN 04	(46) ALL OF 1999 (AFTER PREV IW MO)
(7) JUL 02	(20) JUL 03	(33) JUL 04	(47) ALL OF 1999
(8) AUG 02	(21) AUG 03	(34) AUG 04	(48) ALL OF 1998 (AFTER PREV IW MO)
(9) SEP 02	(22) SEP 03	(35) SEP 04	(49) ALL OF 1998
(10) OCT 02	(23) OCT 03	(36) OCT 04	(50) ALL OF 1997 (AFTER PREV IW MO)
(11) NOV 02	(24) NOV 03	(37) NOV 04	(51) ALL OF 1997
(12) DEC 02	(25) DEC 03	(38) DEC 04	(52) ALL OF 1996 (AFTER PREV IW MO)
		(39) ALL OF 2004 TO DATE	(53) ALL OF 1996
(13) ALL OF 2002	(26) ALL OF 2003	(40) ALL OF 2004	(54) ALL OF 1995 (AFTER PREV IW MO)
			(55) ALL OF 1995
			(56) ALL OF 1994 (AFTER PREV IW MO)
			(57) ALL OF 1994
			(58) ALL OF 1993 (AFTER PREV IW MO)
			(59) ALL OF 1993
			(60) ALL OF 1992 (AFTER PREV IW MO)
			(61) OTHER (SPECIFY) [J082]
			(98) DK
			(99) 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
Q3518X

(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 (Z133=1), ASSIGN 1 TO G30/J084 AND GO TO G30a/J085

J084
Q3452
Q3519X

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, through your work when you worked for [R's LAST IW EMPLOYER NAME (per Z091)/that employer]?

OTHERWISE:

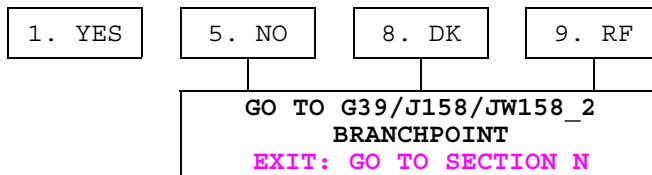
Aside from IRAs not sponsored by your business or KEOGH plans, were you included in a pension or retirement plan, or in any tax deferred savings plan, through your work?

IF NOT SELF-EMPLOYED AT R's LAST IW (Z136 NOT 2):

Was R's FIRST NAME included in a pension or retirement plan, or in any tax deferred savings plan, through your work when [he/she] worked for [R's LAST IW EMPLOYER NAME (per Z091)/that employer]?

OTHERWISE:

Aside from IRAs not sponsored by your business or KEOGH plans, was R's FIRST NAME included in a pension or retirement plan, or in any tax deferred savings plan, through [his/her] work?



J085
Q3453
Q3520X

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?

IF R REPORTED AT LAST IW THAT R WAS INCLUDED IN PENSION PLAN ON THIS JOB (Z133=1):

According to our records, R's FIRST NAME reported that [he/she] was included in one or more pension plans on this job.

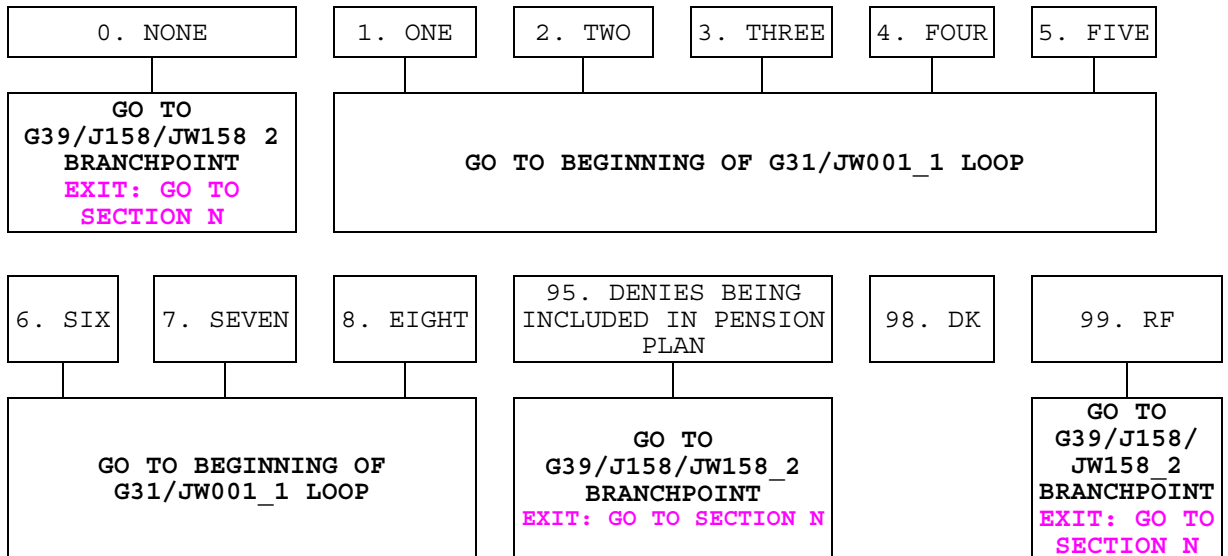
In how many different pension plans was [he/she] included on this job?

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

OTHERWISE:

In how many different pension plans was [he/she] included on this job?

1 - 8 PLANS



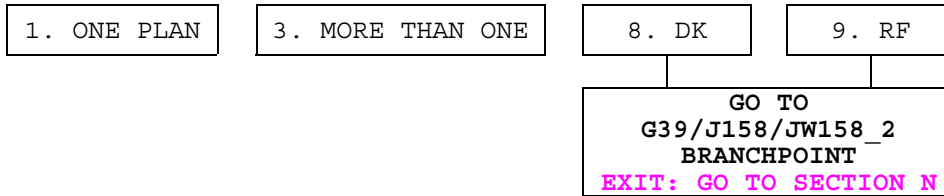
J086

Q9859

Q3521X

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

Was 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 and 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
 Q3521X

G31. {CORE AND EXIT}

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.

ALL CORE Rs:

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.

ALL EXIT Rs:

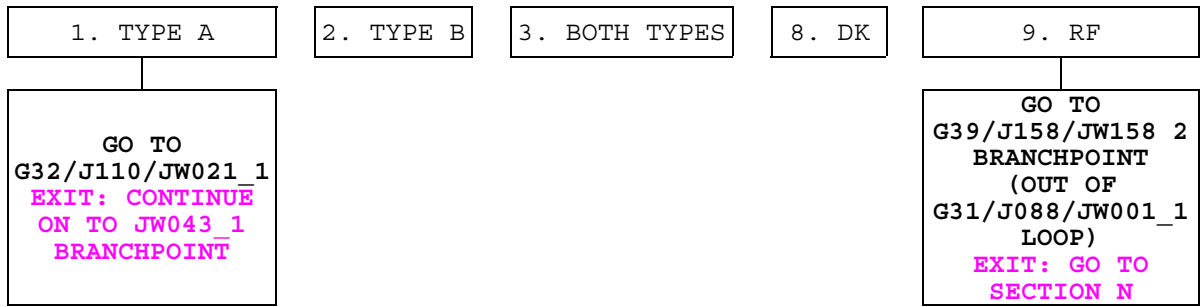
In some retirement plans, call them Type A, benefits are usually based
 on a formula involving age, years of service and salary. In other plans,
 call them Type B, money is accumulated in an account for [him/her].

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

{CORE WORDING} Was your plan Type A or Type B?

{EXIT WORDING} Was [his/her] plan Type A or Type B?

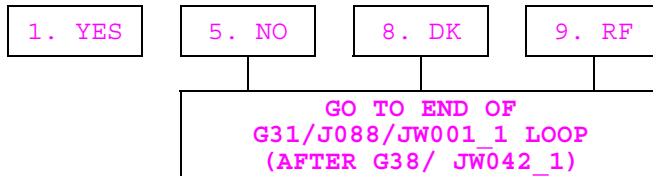
DEFINITION: 401-K, 403-B, ESOP, SRA, THRIFT/SAVINGS, STOCK/PROFIT
 SHARING, MONEY PURCHASE PLANS, AND CASH BALANCE PLANS ARE ALL TYPE B
 RETIREMENT PLANS.
 TYPE A PLANS ARE OFTEN CALLED "DEFINED BENEFIT" PLANS.
 TYPE B PLANS ARE OFTEN CALLED 'DEFINED CONTRIBUTION'.



NOTE: FROM JW002_1 ONWARDS, THROUGHOUT THE REMAINDER OF THE PENSION BLOCK, THE SCREEN DISPLAYS THE TYPE OF PLAN SELECTED AT W001_1.
 "PENSION TYPE B - ACCOUNT" APPEARS AT (G31a/J089/JW002_1) THROUGH $\{((G31ha)/JW057_1_1) \text{ (JUST BEFORE } G32/J110/JW021_1)\}$ IF $\{G31/J088/JW001_1\} = 2$.
 "PENSION TYPE A - FORMULA" APPEARS AT (G32/J110/JW021_1) THROUGH (G38/J157/JW042_1) IF $\{G31/J088/JW001_1\} = 1$.
 "PENSION TYPE AB - FORMULA/ACCOUNT" APPEARS AT (G31a/J089/JW002_1) THROUGH (G38/J157/JW042_1) IF $\{G31/J088/JW001_1\} = 3$.
 THIS DISPLAY IS STANDARD FOR PENSION BLOCK QUESTIONS WHERE THEY APPEAR IN OTHER LOCATIONS IN SECTIONS K AND L.

JW043_1 BRANCHPOINT: IF THIS IS NOT AN EXIT INTERVIEW, GO TO G31a/J089/JW002_1
 IF THIS IS AN EXIT INTERVIEW and R WAS NOT COUPLED AT THE TIME OF DEATH (X065 {NOT 1 and NOT 3}), GO TO END OF G31/J088/JW001_1 LOOP (AFTER G38/ JW042_1)

JW043_1
 Did [you/R's FIRST NAME's [husband/wife/partner]] or will [you/[his/her] [husband/wife/partner]] receive any benefits from this plan?



G31a/J089/JW002_1 BRANCHPOINT: IF PLAN IS TYPE A (G31/J088/JW001=1), GO TO G32/J110/JW021_1

JW002_1
J089
Q3456
Q3522X

G31a. {CORE} 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]?

{EXIT} IF R HAS BOTH TYPES OF PLAN (G31/JW001_1=3):

For the part of [his/her] pension where money was accumulated in an
account, how much money was in [his/her] account when [he/she] died?

OTHERWISE:

How much money was in [his/her] account when [he/she] died?

[IWER: DO NOT PROBE DK/RF]

DK	RF
----	----

AMOUNT

GO TO
G31b/J093/JW006_1
BRANCHPOINT

JW003_1 - JW005_1 Unfolding Sequence

Question text: {CORE AND EXIT} 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

G31b/J093/JW006_1 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW, GO TO JW044_1
(AFTER G31b/J093/JW006_1)

J093
Q3457

G31b. R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (G21/J058=3):
When you retired, did you withdraw the money, roll it over into an IRA,
leave it to accumulate in the old plan, convert it to an annuity,
transfer it to a new employer, did you lose your benefits, or what?

OTHERWISE:

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, transfer it to a new employer, did you lose your
benefits, 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. CONVERTED TO ANNUITY
5. TRANSFERRED TO NEW EMPLOYER	6. LOST BENEFITS	7. OTHER (SPECIFY) _____ JW007_1	8. DK
			9. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY
OTHER RESPONSE.

JW044 1 BRANCHPOINT: IF THIS IS NOT AN EXIT INTERVIEW, GO TO
(G31ba)/J095/JW008_1 BRANCHPOINT

JW044_1

We are interested in what [you/R's FIRST NAME's
[husband/wife/partner]] did with the money. When [he/she] died, did
[you/R's FIRST NAME's [husband/wife/partner]] withdraw the money,
roll it over into an IRA, leave the account unchanged 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 ACCOUNT UNCHANGED	4. CONVERTED TO ANNUITY
5. CONTINUED COLLECTING ALL/PART OF R'S BENEFITS	6. LOST BENEFITS	7. OTHER (SPECIFY) _____ JW045_1	8. DK
			9. RF

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY
OTHER RESPONSE.

(G31ba)/J095/JW008_1 BRANCHPOINT: IF R/**BENEFICIARY** DID NOT REPORT THAT {LEFT TO ACCUMULATE/**LEFT UNCHANGED**} IN PENSION ACCOUNT {(G31b/J093/JW006 1 NOT 3) **and** (JW044 1 NOT 3)}, GO TO (G31ca)/J100/JW013_1 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS {LEFT TO ACCUMULATE/**LEFT UNCHANGED**} ONLY {(G31b/J093/JW006 1=3 ONLY) **or** (JW044_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?

How much money did [you/he/she] leave in that account?

AMOUNT

DK

RF

JW009_1
J096
Q3458
Q3524x

G31c. How much is in that account now?

How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO
(G31ca)/J100/ JW013_1
BRANCHPOINT

JW010_1 - JW012_1 Unfolding Sequence

Question text: {CORE **AND EXIT**} Did it amount to less than \$____ , more than \$____ , or what?

PROCEDURE: 3Up

BREAKPOINTS: \$10,000, \$20,000, \$50,000, \$150,000

ENTRY POINT: \$10,000

(G31ca)/J100/JW013 1 BRANCHPOINT: IF R/**BENEFICIARY** DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY {(G31b/J093/JW006 1 NOT 4) **and** (JW044 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) **or** (JW044 1 = 4 ONLY)}, GO TO G31d/J101/JW014_1

JW013_1
J100
Q9861
Q3525X

G31ca. How much did you convert to an annuity?

How much did [you/he/she] convert to an annuity?

DK	RF
----	----

AMOUNT

JW014_1
J101
Q3459
Q3526X

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

How old [were you/was R's FIRST NAME's [husband/wife/partner]] when [you/he/she] 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
----	----

AGE

JW015_1
J102
Q3460
Q3527X

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

How much are the benefits from that annuity per month or year?

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

AMOUNT

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

GO TO (G31fa)/JW049_1
(AFTER JW017_1)

JW016_1
J103
Q3461
Q3528X

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

PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ JW017_1	98. DK	99. RF
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JW049_1

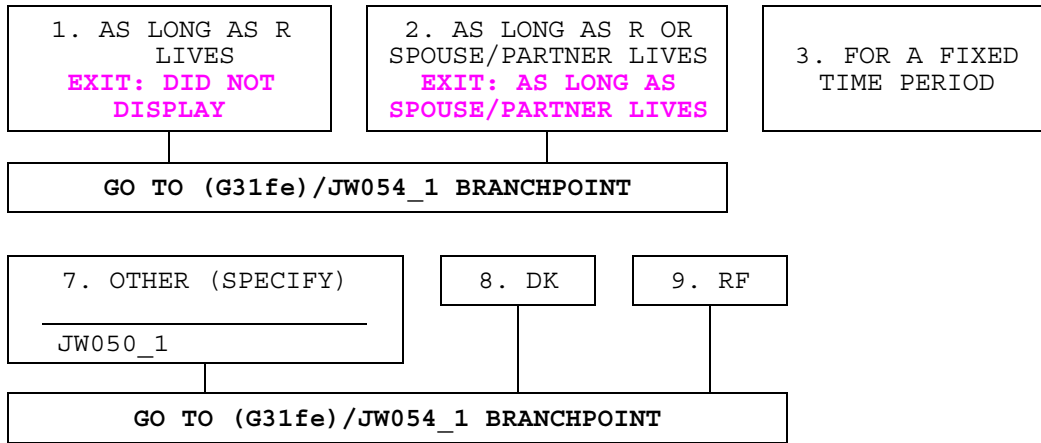
(G31fa) IF R IS MARRIED/PARTNERED (X065={1 or 3}):

Will this payment continue only as long as you live, as long as either you or your [husband/wife/partner] live, is it for a fixed time period, or what?

OTHERWISE:

Will this payment continue as long as you live, is it for a fixed time period, or what?

Will this payment continue as long as [you/R's FIRST NAME's [husband/wife/partner]] [live/lives], is it for a fixed period of time, or what?



NOTE: CODE 2 IS NOT SEEN FOR NON-COUPLED Rs.

JW051_1

(G31fb) What is that time period?

What is that time period?

_____ JW051_1 (G31fb). UNTIL YEAR	OR	_____ JW052_1 (G31fc). UNTIL AGE	OR	_____ JW053_1 (G31fd). YEARS	DK	RF
--	----	---	----	---------------------------------------	----	----

(G31fe)/JW054_1 BRANCHPOINT: IF **THIS IS AN EXIT INTERVIEW** or R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO (G31g)/J105/JW018_1 BRANCHPOINT

JW054_1

(G31fē) If you or your [husband/wife/partner] should die, will the income from the annuity change, stay the same, or what?

5. CHANGE

3. STAY THE SAME

7. OTHER (SPECIFY)

8. DK

9. RF

JW055_1

(G31g)/J105/JW018 1 BRANCHPOINT: IF R/BENEFICIARY DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA {(G31b/J093/JW006_1 NOT 2) and (JW044_1 NOT 2)}, GO TO (G31ga)/J109/JW019 1 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA ONLY {(G31b/J093/JW006 1=2 ONLY) or (JW044 1 = 2 ONLY)}, GO TO (G31ga)/J109/JW019_1 BRANCHPOINT

JW018_1

J105

Q9862

Q3529X

(G31g) How much did the rollover amount to?

How much did the rollover amount to?

DK

RF

AMOUNT

(G31ga)/J109/JW019 1 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW, GO TO (G31h)/JW056 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 (G31h)/JW056_1 BRANCHPOINT

JW019_1

J109

Q9863

(G31ga) How much did the transfer amount to?

DK

RF

AMOUNT

(G31h)/JW056 1 BRANCHPOINT: IF R/BENEFICIARY DID NOT REPORT THAT WITHDREW THE MONEY {(G31b/J093/JW006 1 NOT 1) and (JW044 1 NOT 1)}, GO TO (G32)/J110/JW021_1 BRANCHPOINT

IF R WITHDREW THE MONEY ONLY {(G31b/J093/JW006 1=1 ONLY) or (JW044_1 = 1 ONLY)}, GO TO (G31ha)/JW057_1

JW056_1

(G31h) How much money did you withdraw?

How much money did [you/R's FIRST NAME's [husband/wife/partner]] withdraw?

AMOUNT

DK	RF
----	----

JW057_1

(G31h_a) What did you do with the money?

What did [you/he/she] do with the money?

1. BOUGHT DURABLES	2. SPENT IT	3. SAVED/INVESTED	4. PAID OFF DEBT
5. ROLLED INTO IRA	7. OTHER (SPECIFY) _____ JW058_1	8. DK	9. RF

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

JW021_1
 J110
 Q3463
 Q3530X

G32. IF R'S PLAN IS BOTH TYPE A AND TYPE B or R DIDN'T KNOW
 (G31/J088/JW001_1={3 or 8}):
 Now, about the part of your pension where benefits are based on a
 formula.

Now, about the part of [his/her] pension where benefits are based on a
 formula.

ASK ALL CORE 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, did you roll over into an IRA, or what?

ASK ALL EXIT Rs:

[Do you/Does R'S FIRST NAME'S [husband/wife/partner]] expect to
 receive benefits from this plan in the future, [are you/is [he/she]]
 receiving benefits now, did [you/he/she] get a cash settlement when
 [he/she] died, did [you/he/she] lose [your/his/her] benefits, did
 [you/he/she] roll over into an IRA, or what?

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

1. EXPECTS 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

NOTE: A RESPONSE CODE OF "6. LOST BENEFITS" MAY NOT BE SELECTED WITH ANY
 OTHER RESPONSE.

G32a/J112/JW023 1 BRANCHPOINT: IF R DID NOT REPORT THAT R/BENEFICIARY RECEIVES
 BENEFITS NOW (G32/J110/JW021_1 NOT 2), GO TO
 G32g/J122/JW030_1 BRANCHPOINT

JW023_1
J112
Q3464
Q3531X

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

In what month and year did [you/R's FIRST NAME's
[husband/wife/partner]] start to receive these benefits?

G32a. MONTH:

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN	7. JUL
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

DK	RF
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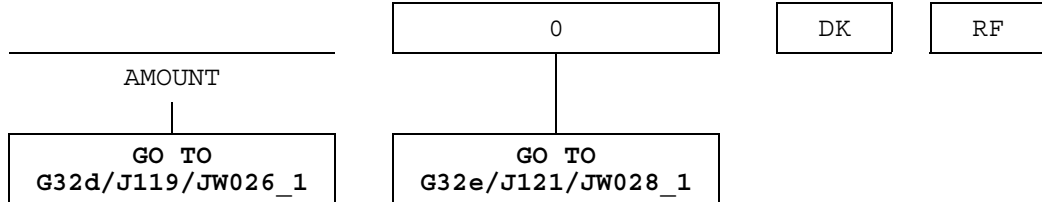
JW024_1
J113
Q3465
Q3532X
G32b. YEAR

JW025_1
J115
Q3467
Q3533X

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

How much are the benefits per month or year?

[IWER: DO NOT PROBE DK/RF]



J116_1 - J118_1 Unfolding Sequence

Question text: {CORE AND EXIT} Did they amount to less than \$____ per month, more than \$____ per month, or what?

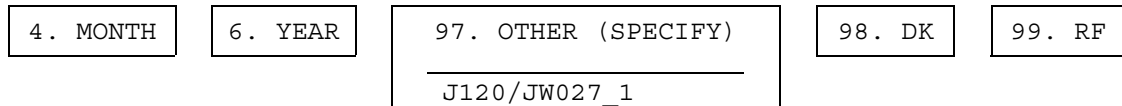
PROCEDURE: 2Up1Down
BREAKPOINTS: \$200, \$400, \$1,200, \$1,600
ENTRY POINT: \$400

G32d/J119/JW026_1 BRANCHPOINT: GO TO G32e/J121/JW028_1

JW026_1
J119
Q3468
Q3534X

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

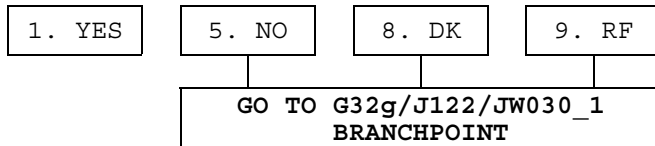
PER:



JW028_1
J121
Q3470
Q3535X

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

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



JW059_1
(G32f) Are the benefits adjusted automatically?

Are the benefits adjusted automatically?

1. YES	5. NO	8. DK	9. RF
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G32g/J122/JW030 1 BRANCHPOINT: IF R DID NOT REPORT THAT R/BENEFICIARY RECEIVED A CASH SETTLEMENT (G32/J110/JW021 1 NOT 3), GO TO G32j/J128/JW033 1 BRANCHPOINT

JW030_1
J122_1
Q3471
Q3536X

G32g. How much did the cash settlement amount to?

How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

↓

J123_1 - J125_1 Unfolding Sequence

Question text: {CORE AND EXIT} 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
Q3537X

G32h. What did you do with the money?

What did [you/he/she] do with the money?

1. BOUGHT DURABLES	2. SPENT IT	3. SAVED/INVESTED	4. PAID OFF DEBT
5. ROLLED INTO IRA	7. OTHER (SPECIFY) _____ J127/JW032_1	8. DK	9. RF

[NOTE: THE IWER MAY CHOOSE AS MANY RESPONES AS APPLY.]

G32j/J128/JW033 1 BRANCHPOINT: IF R DID NOT REPORT THAT R/BENEFICIARY ROLLED PENSION OVER INTO IRA (G32/J110/JW021_1 NOT 4), GO TO G34/J129/JW035_1 BRANCHPOINT

JW033_1
J128
Q3473
Q3538X

G32j. How much did the rollover amount to?

How much did the rollover amount to?

IRA ROLLOVER

DK	RF
----	----

AMOUNT

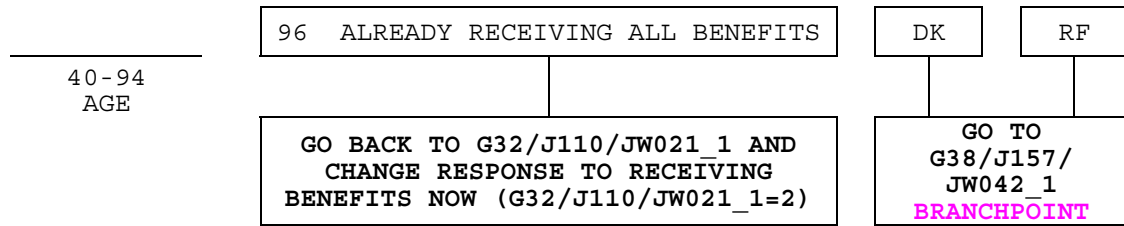
G34/J129/JW035 1 BRANCHPOINT: IF R DID NOT REPORT THAT R/BENEFICIARY EXPECTS FUTURE BENEFITS FROM PENSION (G32/J110/JW021 1 NOT 1), GO TO G38/J157/JW042_1 BRANCHPOINT

IF THIS IS {NOT A SELF INTERVIEW (CS1A/A009 NOT 1) and NOT AN EXIT INTERVIEW}, GO TO G38/J157/JW042_1 BRANCHPOINT

JW035_1
 J129
 Q3475
 Q3539X

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

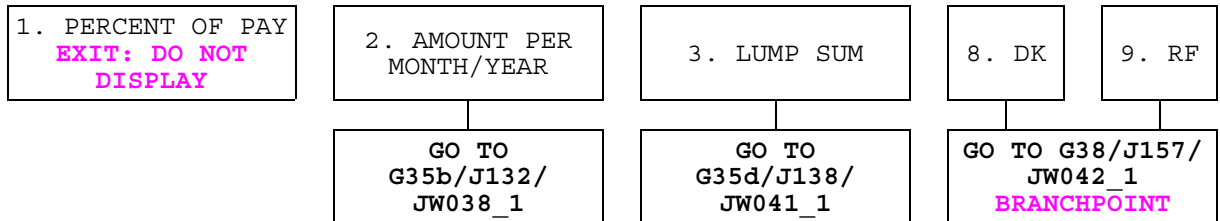
At what age [do you/does R's FIRST NAME's [husband/wife/partner]] expect to start receiving (the rest of [his/her]) benefits from this plan?



JW036_1
 J130
 Q3476
 Q3540X

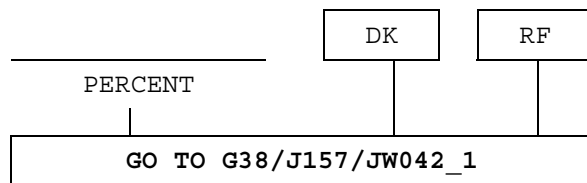
G35. About how much do you expect these benefits to be, either as a percent of your pay when you left that job, or as an amount per month or year when you start receiving them?

About how much [do you/does [he/she]] expect these benefits to be, either as an amount per month or year or a lump sum amount?



JW037_1
 J131
 Q3477

G35a. {CORE AND EXIT} [IWER: ENTER THE PERCENT OF FINAL PAY]



JW038_1
 J132
 Q3478
 Q3542X

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

How much [do you/does [he/she]] expect to receive?

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO G35c/J136/JW039_1	GO TO GO TO G38/J157/JW042_1 BRANCHPOINT		

J133_1 - J135_1 Unfolding Sequence

Question text: {CORE AND EXIT} 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 BRANCHPOINT

JW039_1
 J136
 Q3479
 Q3543X

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

PER:

4. MONTH	6. YEAR	97. OTHER (SPECIFY) _____ J137/JW040_1	98. DK	99. RF
GO TO G38/J157/JW042_1 BRANCHPOINT				

JW041_1
 J138
 Q3481
 Q3544X

G35d. {CORE AND EXIT} [IWER: ENTER LUMP SUM AMOUNT]

	DK	RF
AMOUNT		

G38/J157/JW042_1 BRANCHPOINT: IF THIS IS AN EXIT INTERVIEW, GO TO END OF G31/J088/JW001_1 LOOP (AFTER G38/ JW042_1)

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?

95 NO AGE REQUIREMENT	DK	RF
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30-80
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 [PROXY] REPORTED HAVING MORE THAN ONE PLAN AT G30a/J085 (G30a/J085={2-8}) OR FOR TWO PLANS IF [PROXY] 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

EXIT: GO TO SECTION N