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

NOTE: IN DATE OR OTHER NUMERICAL COMPARISONS (e.g., FOR LAST JUMP AT J501 BRANCHPOINT), RESPONSES OF DK, RF, OR EMPTY (WHEN THE QUESTION WAS NOT ASKED) EVALUATE AS 0/ZERO. THEREFORE, A DATE FOR WHICH NO YEAR WAS GIVEN WILL ALWAYS BE LESS THAN ONE FOR WHICH A YEAR WAS GIVEN.

******************************************************************

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A REINTERVIEW R (Z076=1);
   THIS IS A NEW SPOUSE/PARTNER OF A REINTERVIEW R (Z076=0);
   THIS IS A NEVER INTERVIEWED R or NEW INTERVIEW R (Z076=5)

THIS IS A SELF INTERVIEW (A009=1);
   THIS IS A PROXY INTERVIEW (A009=(2 or 3)) or (A009 NOT 1);
   PROXY REPORTER IS SURVIVING SPOUSE (A009=2);
   PROXY REPORTER IS NON-SPOUSE (A009=3)

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

R HAS SAME SPOUSE/PARTNER AS R’s LAST IW (A020=1);
   R’s FORMER PARTNER IS NOW HIS/HER SPOUSE (A020=3);
   R’s FORMER SPOUSE IS NOW HIS/HER PARTNER (A020=4)

R CURRENTLY LIVES IN A NURSING HOME (A028=1)

R HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5)

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

R’s AGE (per A019)

R WAS WORKING FOR SOMEONE ELSE AT R’s LAST IW (Z136=1);
   R WAS SELF-EMPLOYED AT R’s LAST IW (Z136=2)

R’s LAST IW EMPLOYER NAME (per Z091)

R’s LAST IW TITLE (per Z128)

R WAS INCLUDED IN PENSION PLAN ON JOB AT LAST IW (Z133=1)

R WAS DISABLED AT R’s LAST IW (Z122=1);
   R WAS WORKING FOR PAY AT R’s LAST IW (Z123=1);
   R WAS RETIRED AT R’s LAST IW (Z124=1)

R WAS COMPLETELY RETIRED AT R’s LAST IW (Z134=1);
   R WAS PARTLY RETIRED AT R’s LAST IW (Z134=3);
   R WAS NOT RETIRED AT R’s LAST IW (Z134=5)
R’s PAST PENSION TYPE: TYPE A: Z140=1; TYPE B: Z140=2; BOTH TYPES, ASK A ONLY: Z140=3; BOTH TYPES, ASK B ONLY: Z140=4

ALTERNATE WAVE VARIABLE IS SET TO ASK QUESTIONS EVERY 3rd WAVE (J731_3Wave=0): 
{J731 = (A504_CurrWaveNdx - 7) MOD 3} = 0;  
I.e., When subtracting the Indices (per A504) for Beginning Wave (Index 7 for YrXXXX) from Current Wave (Index 7 for 2004), and the result is divided by the Wave Interval of 3, the Integer Result leaves No Remainder

ALTERNATE WAVE VARIABLE IS NOT SET TO ASK QUESTIONS (J731 >0):  
{J731 = {(A504_CurrWaveNdx - XX) MOD 3} > 0};  
I.e., Integer Result yields a Remainder

** IN 2006 THIS ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS **

ALTERNATE WAVE VARIABLE IS SET TO ASK QUESTIONS EVERY 4th WAVE (J732_4Wave=0):  
{J732 = (A504_CurrWaveNdx - 5) MOD 4} = 0;  
I.e., When subtracting the Indices (per A504) for Beginning Wave (Index 5 for YrXXXX) from Current Wave (WaveIndex/WaveNdx 5 for 2000), and the result is divided by the Wave Interval of 4, the Integer Result leaves No Remainder

ALTERNATE WAVE VARIABLE IS NOT SET TO ASK QUESTIONS (J731 >0):  
{J732 = {(A504_CurrWaveNdx – XX) MOD 4} > 0};  
I.e., Integer Result yields a Remainder

** IN 2006 THIS ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS **

-------------------------------

SUMMARY VARIABLES: COMPONENTS

J703: MARGINAL EMPLOYMENT IN THE CURRENT AND 2004 WAVES  
(a) IN CURRENT IW R REPORTED THAT WORKED FOR {{10 HOURS OR LESS} (J172={0-10) and {20 WEEKS OR LESS} (J179={0-20)}; and  
(b) Z206=1, WHICH IS THE FOLLOWING: IN R’S 2004 IW {R REPORTED {NOT WORKING (J020=5) and IS NOT {UNEMPLOYED or TEMPORARILY {LAID OFF OR ON LEAVE}} (J005 {NOT 2 and NOT 3}); and  
(J004-J172={0-10}) and {20 WEEKS OR LESS} (2004-J179={0-20}))}.  
J703=1 MEANS THAT THE VARIABLE CONDITIONS ARE TRUE; J703 NOT 1 MEANS NOT TRUE.

J705: NOT WORKING CURRENTLY AND IN PAST 2 WAVES  
(a) R REPORTED IN CURRENT IW THAT {IS NOT WORKING (J020=5) and IS NOT (UNEMPLOYED or TEMPORARILY {LAID OFF OR ON LEAVE})} (J005 (NOT 2 and NOT 3)); and  
(b) Z211=1, WHICH IS THE FOLLOWING: R REPORTED BOTH { IN 2002 and IN 2004} THAT DID NOT WORK FOR PAY (J020=5).  
J705=1 MEANS THAT THE VARIABLE CONDITIONS ARE TRUE; J705 NOT 1 MEANS NOT TRUE.

* 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 shown after that.

******************************************************************
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)  
8. DK  
9. RF  

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

In what month and year did you become unemployed?

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

J008 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  

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

Do you expect to go back to this job?

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

GO TO J014 BRANCHPOINT

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

[IWER: MONTH ENTERED MUST BE BEFORE OR IN CURRENT IW MONTH, YEAR]
J011
MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

J012
YEAR

J014 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY DISABLED (J005 NOT 4)
or IF R WAS DISABLED AT R’s LAST IW (Z122=1), GO TO J017
BRANCHPOINT

J014
In what month and year did you become disabled?
[IWER: MONTH ENTERED MUST BE BEFORE OR IN CURRENT IW MONTH, YEAR]

J014
MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

J015
YEAR

J017 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY RETIRED (J005 NOT 5)
or IF R WAS RETIRED AT R’s LAST IW (Z124=1), GO TO J020
BRANCHPOINT
In what month and year did you retire?

MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

YEAR

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

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

[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
J023 BRANCHPOINT: IF R IS CURRENTLY WORKING FOR SOMEONE ELSE (J021=1) and WAS WORKING FOR SOMEONE ELSE AT R’s LAST IW (Z136=1), GO TO J045

IF R DID NOT REPORT THAT IS CURRENTLY WORKING FOR SOMEONE ELSE ((J020 and J021) NOT 1) and WAS WORKING FOR SOMEONE ELSE AT R’s LAST IW (Z136=1), GO TO J063

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

OTHERWISE, GO TO JW158_2 BRANCHPOINT

---

J023

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.]

J023 MONTH:

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<tr>
<th>1. JAN</th>
<th>2. FEB</th>
<th>3. MAR</th>
<th>4. APR</th>
<th>5. MAY</th>
<th>6. JUN</th>
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<tr>
<td>7. JUL</td>
<td>8. AUG</td>
<td>9. SEP</td>
<td>10. OCT</td>
<td>11. NOV</td>
<td>12. DEC</td>
</tr>
</tbody>
</table>

96. STILL WORKING FOR SELF AS SECOND JOB

97. DENIES BEING SELF-EMPLOYED AT PREVIOUS IW

98. DK  99. RF

GO TO J028

GO TO JW158_2 BRANCHPOINT

---

J024

YEAR

---

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

J028

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 JW158_2 BRANCHPOINT

---

J029

Which months were those?
[R’s PREV WAVE DATE: MONTH (per 2092), YEAR (per 2093)]

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]

<table>
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<tr>
<th>MONTHS IN 2004</th>
<th>MONTHS IN 2005</th>
<th>MONTHS IN 2006</th>
<th>OTHER YEARS</th>
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<td>(39) ALL OF 2006 TO DATE</td>
<td>(53) ALL OF 1998</td>
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<td>(59) ALL OF 1995</td>
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<td>(60) ALL OF 1994 (AFTER PREV IW MO)</td>
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<td>(61) ALL OF 1994</td>
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<td>(62) ALL OF 1993 (AFTER PREV IW MO)</td>
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<td>(65) OTHER (SPECIFY) [J030]</td>
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<td>(98) DK</td>
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<td></td>
<td>(99) RF</td>
</tr>
</tbody>
</table>

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.
J031 BRANCHPOINT: GO TO JW158_2 BRANCHPOINT

J031
Were you paid a regular salary or wages?

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

GO TO J038

J032
How much were you paid before taxes and other deductions?

[IWER: DO NOT PROBE DK/RF]

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

AMOUNT

0  DK  RF

GO TO J036  GO TO J038

J033-J035 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $625, $1,500, $3,000, $6,500
RANDOM ENTRY POINTS: $1,500, $3,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J036 BRANCHPOINT: GO TO J038

J036

[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  7. OTHER (SPECIFY)  8. DK  9. RF

J037

J038
Did you 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 J073 BRANCHPOINT
(In addition to your regular salary,) How much did you receive from net earnings or profits?

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

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

[INTERVIEWER: DO NOT PROBE DK/RF]

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

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO J043

GO TO J073

J040-J042 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $3,300, $10,000, $30,000, $75,000
RANDOM ENTRY POINTS: $10,000, $30,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J043 BRANCHPOINT: GO TO J073 BRANCHPOINT

J043

[INTERVIEWER: 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
7. OTHER (SPECIFY)
8. DK
9. RF

J045 BRANCHPOINT: GO TO J073 BRANCHPOINT
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?

1. YES  5. NO  7. DENIES WORKING (FOR NAMED EMPLOYER)  8. DK  9. RF

GO TO J063  GO TO JW158_2 BRANCHPOINT

BEGINNING OF EMPLOYER INFORMATION BLOCK-1:
(JW168_1 — JW165_1)

THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (JW168_1 THROUGH JW165_1) IS REPLICATED FURTHER ON IN SECTION J (JW158_2 — JW165_2) AND ALSO IN SECTION K (KW158_3 — KW165_3) AND SECTION L (LW158_4 — 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.

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

JW168_1

Is the correct name of your employer R’s LAST IW EMPLOYER NAME?

1. YES  5. NO  7. DENIES WORKING AT PREVIOUS IW  8. DK  9. RF

GO TO JW158_2 BRANCHPOINT  GO TO J055
JW158_1 BRANCHPOINT: IF R SAID NAME OF LAST IW’s EMPLOYER (IS INCORRECT or DON’T KNOW) (JW168_1={5 or 8}), CONTINUE ON TO J158_1

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J731>0), GO TO J055

NOTE: QUESTIONS J158_1 THROUGH J165_1 ARE ALWAYS ASKED OF REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW (J045=1), BUT FOR WHOM WE DO NOT KNOW THE EMPLOYER’S NAME (Z091=EMPTY), OR IF S/HE REPORTS THAT THE NAME WE HAVE FOR HIS/HER LAST IW EMPLOYER IS INCORRECT OR S/HE DOESN’T KNOW THE NAME (JW168_1={5 or 8}).

IN ADDITION, ALL OTHER REINTERVIEW R’s WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2010 AND EVERY 3rd WAVE THEREAFTER (E.G., IN 2016); THEY WERE LAST ASKED IN 2004. THESE Rs WILL NOT BE ASKED IN 2006.

JW158_1

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 NAME

DK
RF

GO TO J055
JW159_1

IF R WORKS FOR SAME EMPLOYER AS R’S LAST IW (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.

[DIAGRAM]

NOTE: THE IWER SELECTS FROM A MENU OF STATE NAMES, INCLUDING WASHINGTON, D.C., AND PUERTO RICO.
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 J045)/that employer]?

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

GO TO J058 BRANCHPOINT
Which months were those?

[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]

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<th>MONTHS IN 2005</th>
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<th>OTHER YEARS</th>
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<td>(98) DK</td>
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<td>(99) RF</td>
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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.
J058 BRANCHPOINT: IF WE DO NOT HAVE JOB TITLE FROM R's LAST IW (Z128=EMPTY),
GO TO J166 BRANCHPOINT

J058
In R's LAST IW MONTH, YEAR our records indicate that your job title
was R's LAST IW TITLE (per Z128).
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
2. NO
3. RETIRED & WORKING FOR SAME EMPLOYER/BUSINESS
5. NO
6. DK
7. DENIES HAVING THIS JOB TITLE AT PREVIOUS WAVE
8. DK
9. RF

GO TO J166 BRANCHPOINT
GO TO J063 BRANCHPOINT
GO TO J166 BRANCHPOINT
GO TO J166 BRANCHPOINT

J059
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
What sort of work did you do?
[IWER: PROBE:] Tell me a little more about what you did.

__________________________
__________________________
__________________________
__________________________
DK RF
What is your job title now?

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

__________________________

DK  RF

What sort of work do you do now?

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

__________________________

__________________________

__________________________

__________________________

__________________________

__________________________

J063 BRANCHPOINT: IF R DENIES HAVING PREVIOUSLY LISTED JOB TITLE AT R’s LAST IW (J058=7), GO TO J169

IF R REPORTED {IS RETIRED AND WORKING FOR SAME EMPLOYER} (J058=3) and GAVE YEAR S/HE RETIRED AT J018, GO TO J067 BRANCHPOINT
J063

IF R {WAS WORKING IN LAST IW AND NOW IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS}} (J058=3) and YEAR RETIRED WAS NOT REPORTED (J018 NOT ASKED):
In what month and year did you retire?

IF R IS NO LONGER WORKING FOR R’s LAST IW EMPLOYER (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?

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

J063
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
92. DENY WORKING FOR SELF
93. STILL WORKING FOR SELF AS SECOND JOB
94. STILL WORKING FOR SELF (AS PRIMARY JOB)

GO TO JW158_2 BRANCHPOINT

95. STILL WORKING FOR PREVIOUS WAVE EMPLOYER
96. STILL WORKING FOR PREVIOUS WAVE EMPLOYER

GO TO J067 BRANCHPOINT

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

J064
YEAR
J067 BRANCHPOINT: IF R IS SELF-EMPLOYED (J021=2) and SAID THAT IS STILL WORKING FOR SELF AS PRIMARY JOB (J063=94), GO TO J166 BRANCHPOINT

IF R SAID STILL WORKING FOR LAST IW EMPLOYER (J063=96) and DID NOT REPORT THAT IS (RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS) (J058 NOT 3) and R WAS ASKED J045 (J045 NOT EMPTY), GO BACK TO J045 AND CHANGE RESPONSE TO YES (J045=1)

J067 IF R WAS WORKING IN LAST IW (Z123=1) and NOW IS (RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (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 AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]
[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
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<tr>
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</tr>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>

GO TO J071
GO TO J073 BRANCHPOINT

J068-J070 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $200, $800, $1,500, $3,000
RANDOM ENTRY POINTS: $800, $1,500
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J071 BRANCHPOINT: GO TO J073 BRANCHPOINT

J071 [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
7. OTHER (SPECIFY)
8. DK
9. RF

J072

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

IF NOT SELF-EMPLOYED AT LAST IW (Z136=1):
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):
Why did you stop working at that business?

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

1. BUSINESS CLOSED
2. LAID OFF/LET GO
3. POOR HEALTH/DISABLED
4. FAMILY CARE
5. BETTER JOB

GO TO J080 BRANCHPOINT
GO TO J079

6. QUIT
7. RETIRED
8. DIED
97. OTHER (SPECIFY)
98. DK
99. RF

J074

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

J075

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

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

GO TO J078
J076
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)
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)
98. DK
99. RF

GO TO J079

J078
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
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

J080 BRANCHPOINT: IF R STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} {ONE MONTH OR LESS) AFTER R’s LAST IW (per {J063&J064 or J023&J024 or J017&J018}) or R DID NOT SAY WHEN S/HE STOPPED WORKING FOR {LAST IW EMPLOYER or SELF} {(J063 or J064)=(DK or RF) or ((J023 or J024) or (J017 or J018))=(DK or RF)}, GO TO J084 BRANCHPOINT
J080

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

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

GO TO J083 BRANCHPOINT
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 J063&J064)/SELF (per 
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]

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<td>(99) RF</td>
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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.

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

J083
Is your current work on this job being credited to the pension plan that you were a member of in your previous interview?

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

GO TO JW158_2 BRANCHPOINT

J084 BRANCHPOINT: IF R HAD PENSION PLAN ON JOB AT R’s LAST IW (Z133=1), ASSIGN 1 TO J084 AND GO TO J085

J084

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?

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

GO TO JW158_2 BRANCHPOINT
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

1. ONE
2. TWO
3. THREE
4. FOUR
5. FIVE
6. SIX
7. SEVEN
8. EIGHT
9. DENIES BEING INCLUDED IN PENSION PLAN
98. DK
99. RF

GO TO BEGINNING OF JW001_1 LOOP
GO TO JW158_2 BRANCHPOINT
GO TO JW158_2 BRANCHPOINT

Is this just one plan or more than one?

1. ONE PLAN
3. MORE THAN ONE
8. DK
9. RF

GO TO JW158_2 BRANCHPOINT
NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS COMPRISSES THE PENSION BLOCK.
(JW001_1 - JW042_1) IS REPLICATED IN SECTION K AND TWICE IN SECTION L AND IS KNOWN AS THE SECTION J PENSION BLOCK.

BEGINNING OF PENSION BLOCK-1:
(JW001_1 — JW042_1)

QUESTION NUMBERS WITHIN THE PENSION BLOCK ARE W001 - W042, PRECEEEDED 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 JW001_1 LOOP: QUESTIONS JW001_1 THROUGH JW042_1 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT J085 (J085={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT J086 (J086={1 or 3}).***
JW001_1

IF THIS IS THE FIRST PLAN and (R HAS MORE THAN ONE PLAN (J085 ≥ 2 or
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 (J085 ≥ 2) or THE SECOND
PLAN FOR (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 ((J085 or 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?

[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS
SEPARATE PLANS RATHER THAN COMBINING THEM AS ‘BOTH’.

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 JW021_1

GO TO JW158_2
BRANCHPOINT
(OUT OF JW001_1 LOOP)

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 JW002_1 THROUGH JW057_1 (JUST BEFORE
JW021_1) IF (JW001_1=2).
“PENSION TYPE A - FORMULA” APPEARS AT JW021_1 THROUGH JW042_1 IF
(JW001_1=1).
“PENSION TYPE AB - FORMULA/ACCOUNT” APPEARS AT JW002_1 THROUGH JW042_1 IF
(JW001_1=3).
THIS DISPLAY IS STANDARD FOR PENSION BLOCK QUESTIONS WHERE THEY APPEAR IN
OTHER LOCATIONS IN SECTIONS K AND L.

JW002_1

IF R HAS BOTH TYPES OF PLAN (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: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO JW006_1

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

JW003_1 - JW005_1 Unfolding Sequence
Question text: Did it amount to a total of less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
IF R IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS} (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, did you receive or are you receiving one or more installments, 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, did you receive or are you receiving one or more installments, 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. RECEIVED/RECEIVING INSTALLMENTS
97. OTHER (SPECIFY)
98. DK
99. RF

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

JW065_1 BRANCHPOINT: IF R {WITHDREW THE MONEY or LOST BENEFITS} (JW006_1={1 or 6}), GO TO JW008_1 BRANCHPOINT

Were you allowed to receive benefits in a lump-sum payment?

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

JW008_1 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (JW006_1=3 ONLY), GO TO JW009_1

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (JW006_1 NOT 3), GO TO JW063_1 BRANCHPOINT

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

__________________________________________
AMOUNT

DK
RF

JW063_1 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (JW006_1 NOT?), GO TO JW009_1 BRANCHPOINT
How much money in total did you receive in installments?

DK RF

AMOUNT

JW009_1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (JW006_1 NOT 3) and R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (JW006_1 NOT 7), GO TO JW013_1 BRANCHPOINT

JW009_1

How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

DK RF

AMOUNT

GO TO JW013_1 BRANCHPOINT

JW010_1 - JW012_1 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $10,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

JW013_1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (JW006_1 NOT 4), GO TO JW018_1 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (JW006_1=4 ONLY), GO TO JW014_1
JW013_1
How much did you convert to an annuity?

______________

AMOUNT

DK  RF

JW014_1
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]

50-80  AGE

______________

AGE

DK  RF

JW015_1
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 JW049_1
(AFTER JW017_1)

JW016_1
[IWER: PROBE IF NECESSARY]
Is that per month or year?

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

JW017_1
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?

1. AS LONG AS R LIVES
2. AS LONG AS R OR SPOUSE/PARTNER LIVES
3. FOR A FIXED TIME PERIOD

GO TO JW054_1 BRANCHPOINT

7. OTHER (SPECIFY)  8. DK  9. RF

JW050_1

GO TO JW054_1 BRANCHPOINT

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

WHAT IS THAT TIME PERIOD?

JW051_1

OR

JW051_1 UNTIL YEAR
JW052_1 UNTIL AGE
JW053_1 YEARS

GO TO JW054_1 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),

IF YOU OR YOUR [HUSBAND/WIFE/PARTNER] SHOULD DIE, WILL THE INCOME FROM THE ANNUITY CHANGE, STAY THE SAME, OR WHAT?

JW054_1

1. CHANGE  3. STAY THE SAME  7. OTHER (SPECIFY)  8. DK  9. RF

GO TO JW018_1 BRANCHPOINT

JW018_1 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (JW006_1 NOT 2) OR THAT WAS ONLY RESPONSE (JW006_1=2 ONLY), GO TO JW019_1 BRANCHPOINT
How much did the rollover amount to?

[AMOUNT]

**JW019_1 BRANCHPOINT:** IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (JW006_1 NOT 5) OR THAT WAS ONLY RESPONSE (JW006_1=5 ONLY), GO TO JW056_1 BRANCHPOINT

How much did the transfer amount to?

[AMOUNT]

**JW056_1 BRANCHPOINT:** IF R DID NOT REPORT THAT WITHDREW THE MONEY (JW006_1 NOT 1), GO TO JW021_1 BRANCHPOINT

IF R WITHDREW THE MONEY ONLY (JW006_1=1 ONLY), GO TO JW057_1

How much money did you withdraw?

[AMOUNT]

**JW057_1**

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

**JW021_1 BRANCHPOINT:** IF PLAN IS TYPE B ONLY (JW001_1=2), GO TO JW042_1
JW021_1
IF (R’s PLAN IS BOTH TYPE A AND TYPE B or R DIDN’T KNOW)
(JW001_1={3 or 8}):
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 or a lump-sum
payment when you left, did you lose your benefits, did you roll it over
into an IRA, 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/LUMP-SUM
4. ROLLED OVER INTO IRA

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

JW022_1

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

JW064_1 BRANCHPOINT: IF R REPORTED (RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST
BENEFITS) JW021_1={3 or 6}), GO TO JW023_1 BRANCHPOINT
JW064_1
Were you allowed to receive benefits as a cash settlement or a lump-sum payment?

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

JW023_1 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW (JW021_1 NOT 2), GO TO JW030_1 BRANCHPOINT

JW023_1
In what month and year did you start to receive these benefits?

JW023_1 MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL


JW024_1 YEAR

   DK  RF
How much are the benefits per month or year?

[JWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO JW026_1  GO TO JW028_1

J116_1 - J118_1 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $200, $400, $1,200, $1,600
RANDOM ENTRY POINTS: $400, $1,200
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

JW026_1 BRANCHPOINT: GO TO JW028_1

JW026_1

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

PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

JW027_1

JW028_1

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

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

GO TO JW030_1 BRANCHPOINT

JW059_1

Are the benefits adjusted automatically?

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

JW030_1 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED A CASH SETTLEMENT/LUMP SUM WHEN (JW021_1 NOT 3), GO TO JW033_1 BRANCHPOINT

JW030_1

How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]
AMOUNT

GO TO JW031_1

J123_1 - J125_1 Unfolding Sequence
Question text: Did it amount to a total of less than $____, more than $____, or what?
PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $2,000, $6,000, $60,000, $250,000
RANDOM ENTRY POINTS: $6,000, $60,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

JW031_1
What did you do with the money?

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

[JNOTE: THE IWER MAY CHOOSE AS MANY RESPONSES AS APPLY.]

JW033_1 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA (JW021_1 NOT 4), GO TO JW035_1 BRANCHPOINT

JW033_1
How much did the rollover amount to?

IRA ROLLOVER

AMOUNT

JW035_1 BRANCHPOINT: IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM PENSION (JW021_1 NOT 1) or THIS IS A LIVING PROXY INTERVIEW (A009={2 or 3}), GO TO JW042_1

JW035_1
At what age do you expect to start receiving (the rest of your) benefits from this plan?

40-94 AGE

96 ALREADY RECEIVING ALL BENEFITS
JW036_1
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 JW038_1
GO TO JW041_1
GO TO JW042_1

JW037_1
[IWER: ENTER PERCENT OF FINAL PAY]

PERCENT

DK RF

GO TO JW042_1
**JW038_1**

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

[IWER: DO NOT PROBE DK/RF]

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<thead>
<tr>
<th>AMOUNT</th>
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<tr>
<td>0</td>
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<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
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**J133_1 - J135_1 Unfolding Sequence**

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $500, $1,000, $2,000, $3,000
RANDOM ENTRY POINTS: $1,000, $2,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

**JW040_1**

**JW039_1 BRANCHPOINT: GO TO JW042_1**

**JW039_1**

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

<table>
<thead>
<tr>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>7. OTHER (SPECIFY)</th>
</tr>
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<td>JW040_1</td>
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**JW041_1**

[IWER: ENTER LUMP SUM AMOUNT]

<table>
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<tr>
<th>AMOUNT</th>
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<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>
JW042_1

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

30–80 AGE

_____________  95 NO AGE REQUIREMENT   DK   RF

AGE

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

END OF PENSION BLOCK-1:
(JW001_1 — JW042_1)

JW158_2 BRANCHPOINT: IF R IS (RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS) (J058=3), GO TO J166 BRANCHPOINT

IF R IS IN NURSING HOME (A028=1) and HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5) and DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1), GO TO J434 LOOP BRANCHPOINT

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

IF IS CURRENTLY SELF-EMPLOYED (J021=2), GO TO J166 BRANCHPOINT
BEGINNING OF EMPLOYER INFORMATION BLOCK-2:
(JW158_2 — JW165_2)

NOTE: THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS
(JW158_2 THROUGH J165_2) IS A REPLICATE OF AN EARLIER SERIES IN SECTION
J (JW158_1 — J053) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK.

JW158_2
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

GO TO J166
BRANCHPOINT

DK  RF
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
GO TO J161_2

ADDRESS

CITY
GO TO J166
BRANCHPOINT

STATE

97. OTHER (SPECIFY)

98. DK

99. RF
GO TO J166
BRANCHPOINT

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

ZIP

[ IWER: DO NOT USE DASH IN PHONE NUMBER]

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

PHONE NUMBER

END OF EMPLOYER INFORMATION BLOCK-2:
(JW158_2 — JW165_2)
J166 BRANCHPOINT: IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1), CONTINUE ON TO J166

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J167 BRANCHPOINT

NOTE: QUESTIONS J166 THROUGH J170 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER SINCE R’s LAST IW, OR FOR WHOM IT IS UNCERTAIN, (J045 NOT 1) IS ASKED THIS SERIES, WHILE ONE WHO CHANGED A JOB TITLE, OR IT IS UNCERTAIN, (J058 {NOT 1 or NOT 3}) IS ASKED ALL BUT J166.

IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW, WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4th WAVE THEREAFTER (E.G., IN 2016); THEY WERE LAST ASKED IN 2002. THESE Rs WILL NOT BE ASKED IN 2006.

J166

IF NOT SELF-EMPLOYED (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 (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

DK RF

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

IF R (DID NOT REPORT THAT HAS SAME JOB TITLE and DID NOT REPORT THAT IS RETIRED R WORKING FOR SAME EMPLOYER) AS AT LAST IW (J058={NOT 1 and NOT 3}), CONTINUE ON TO J167

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J172

J167

What is the official title of your job?

(The title that your employer uses.)

TITLE

DK RF
J168
What sort of work do you do?

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

__________________________  DK  RF

__________________________

TYPE OF WORK

J169
In what month and year did you start doing this kind of work, including work for previous employers?

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

J169
MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL


__________________________  DK  RF

J170
YEAR

J172
How many hours a week do you usually work [on this job/in this business]?

__________________________  DK  RF

__________________________

HOURS

GO TO J176

J173 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (J021=2), GO TO J179
J173
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 J176

J174
How many hours would you work in a week with relatively long hours?

HOURS

J175
How many hours in a relatively short week?

HOURS

J176
How many weeks of paid vacation do you get each year?

AMOUNT

ASSIGN 6 TO J177
AND GO TO J179

J177
PER TIME UNIT:

1. DAYS  2. WEEKS  4. MONTHS  6. NONE

7. OTHER (SPECIFY)

J178
J179

READ SLOWLY:

IF R {HAD ZERO WEEKS OF VACATION and WAS ASKED} (J167={0 and NOT EMPTY): How many weeks a year do you usually work on this job?

OTHERWISE:
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

DK RF

J180 BRANCHPOINT: IF R {REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE} (J703=1), GO TO J183 BRANCHPOINT

NOTE: J703, MARGINAL EMPLOYMENT IN THE CURRENT AND 2004 WAVES, IS A SUMMARY VARIABLE COMPOSED OF THE FOLLOWING CONDITIONS:
(a) IN CURRENT IW R REPORTED THAT WORKED FOR {{10 HOURS OR LESS} (J172={0-10) and {20 WEEKS OR LESS} (J179={0-20)}; and
(b) Z206=1, WHICH IS THE FOLLOWING: IN R'S 2004 IW R REPORTED {NOT WORKING (J020/Z123=5) or {WORKED {{10 HOURS OR LESS} (2004-J172={0-10}) and (20 WEEKS OR LESS} (2004-J179={0-20}))}.

J703=1 MEANS THAT THE VARIABLE CONDITIONS ARE TRUE.

J180

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

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

GO TO J183 BRANCHPOINT

J181

About how many days did you miss?

__________

DK RF

DAYS
J183 BRANCHPOINT: IF R IS CURRENTLY SELF-EMPLOYED (J021=2), GO TO J187

IF R (REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)) (J703=1), GO TO J205

IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1) or R (DID NOT REPORT THAT HAS SAME JOB TITLE and DID NOT PREPORT THAT IS RETIRED R WORKING FOR SAME EMPLOYER) AS AT LAST IW (J058=(NOT 1 and NOT 3)), CONTINUE ON TO J183

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J205

NOTE: QUESTIONS J183 THROUGH J186 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER OR JOB TITLE SINCE R’s LAST IW, OR FOR WHOM IT IS UNCERTAIN, (\{J045 NOT 1\} or \{J058 {NOT 1 and NOT 3}\}) IS ALSO ASKED THIS SERIES.

IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4TH WAVE THEREAFTER (E.G., IN 2016); THEY WERE LAST ASKED IN 2000. THESE Rs WILL NOT BE ASKED IN 2006.

J183
How many days of paid sick leave at full pay do you earn each year?

_____________ 995 NO SET NUMBER  DK  RF DAYS

J184
Does your employer provide coverage for long-term disability on this job?

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

J185
On your job, do you make decisions about the pay and promotion of others?

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

GO TO J205
J186  For how many people do you make pay and promotion decisions?

NUMBER OF PEOPLE

DK  RF

GO TO J205

J187  Are you paid a regular salary or wages?

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

GO TO J194
J188
How much are you paid before taxes and other deductions?
[IWER: DO NOT PROBE DK/RF]
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]
[IWER: USE ZERO FOR NONE]

AMOUNT

0
DK
RF

GO TO J192
GO TO J194

J189-J191 Unfolding Sequence
Question text: Does it amount to less than $____ per year, more than $____ per year, or what?
PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $15,000, $30,000, $75,000
RANDOM ENTRY POINTS: $15,000, $30,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J192 BRANCHPOINT: GO TO J194

J192
PER:
1. HOUR  2. WEEK  3. EVERY TWO WEEKS/BI-WEEKLY  4. MONTH  5. TWICE A MONTH
6. YEAR  7. OTHER (SPECIFY)

J193

8. DK  9. RF

J194
Do you receive some or all of the net earnings or profits?

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

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

GO TO J201
J195

IF R IS PAID REGULAR {SALARY OR WAGES} (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?

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

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

[DO NOT PROBE DK/RF]

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

[USE ZERO FOR NONE]

AMOUNT 0 DK RF

GO TO J199 GO TO J201

J196-J198 Unfolding Sequence

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

PROcedures: 2Up1Down, 1Up2Down
Breakpoints: $3,000, $10,000, $25,000, $65,000
Random entry points: $10,000, $25,000
Entry point assignment: 1 OR {NOT 1} AT X509
Order of entry point assignments and procedures correspond

J199 BRANCHPOINT: GO TO J201

J199 PER:

1. HOUR  2. WEEK  3. EVERY TWO WEEKS/BI-WEEKLY  4. MONTH  5. TWICE A MONTH

6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J200
J201  Including yourself, how many people work in this business?  

______  

DK  RF  

NUMBER OF PEOPLE  

J202  BRANCHPOINT: IF \((R\ \text{HAS SAME SPOUSE/PARTNER AS R's LAST IW} (A020=1) \ or \ R's\ \text{FORMER PARTNER IS NOW HIS/HER SPOUSE} (A020=3)) \ and \ R\ \text{WAS SELF-EMPLOYED AT R's LAST IW} (Z136=2) \ or \ R\ \text{IS NOT MARRIED/PARTNERED} (X065 \ (NOT 1 \ and \ NOT 3)) \ or \ ONLY\ ONE\ PERSON WORKS\ IN\ THE\ BUSINESS (J201=1), GO\ TO\ J248  

J202  Does your [husband/wife/partner] do any work for the business?  

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

GO TO J248  

J203  How many hours a week does [he/she] usually work for the business?  

______  

DK  RF  

NUMBER OF HOURS  

J204  Is [he/she] paid a regular salary?  

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

GO TO J248  

J205  Are you salaried on this job, paid by the hour, or what?  

1. SALARIED  2. HOURLY  3. PIECEWORK/COMMISSION  

GO TO J216  GO TO J225  

7. OTHER/COMBINATION  8. DK  9. RF  

GO TO J229 BRANCHPOINT  GO TO J230  GO TO J234 BRANCHPOINT  

J206  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 AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

AMOUNT

GO TO J210

GO TO J212

BRANCHPOINT

J207-J209 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $10,000, $25,000, $50,000, $100,000
RANDOM ENTRY POINTS: $25,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR (NOT 1) AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J210 BRANCHPOINT: GO TO J212 BRANCHPOINT

J210

[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
7. OTHER (SPECIFY)
8. DK
9. RF

J212 BRANCHPOINT: IF R (REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)) (J703=1), GO TO J244 BRANCHPOINT
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 TWO DIFFERENT RATES ARE GIVEN (E.G., DEPENDING ON DAY OF WEEK) PROBE FOR MOST FREQUENTLY USED RATE]

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

GO TO J234 BRANCHPOINT

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

J215 BRANCHPOINT: IF R’s OVERTIME RATE WAS NOT A PER HOUR AMOUNT (J213 NOT 4), GO TO J234 BRANCHPOINT

[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]

AMOUNT

8. DK  9. RF

GO TO J234 BRANCHPOINT
J216

What is your hourly wage rate for regular work time?

[IWER: DO NOT PROBE DK/RF]

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

AMOUNT

DK

RF

GO TO J220 BRANCHPOINT

J217-J219 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $7.00, $11.00, $16.00, $26.00
RANDOM ENTRY POINTS: $11.00, $16.00
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J220 BRANCHPOINT: IF R {REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}) (J703=1), GO TO J244 BRANCHPOINT

IF R DID NOT REPORT HOURLY WAGE RATE (J216 ={DK or RF}), GO TO J223

J220

What is your hourly wage rate for overtime?

[IWER: IF TWO DIFFERENT RATES ARE GIVEN (E.G., DEPENDING ON DAY OF WEEK) PROBE FOR MOST FREQUENTLY USED RATE]

1. TIME AND A HALF

2. DOUBLE TIME

3. STRAIGHT TIME OR REGULAR WAGE

4. AMOUNT PER HOUR

GO TO J223

5. GET TIME OFF

6. DON'T WORK OVERTIME

7. OTHER (SPECIFY) J221

8. DK

9. RF

GO TO J223

GO TO J234 BRANCHPOINT

GO TO J223

J222

(What is your hourly wage rate for overtime?)

[IWER: BE SURE TO ADD .00 FOR CENTS IF THERE ARE NONE]
J223
During the last year, in how many weeks did you work some overtime?

 AMOUNT PER HOUR

0  DK  RF

WEEKS

GO TO J234 BRANCHPOINT

J224
Are you required to work overtime, or is it pretty much up to you?

1. REQUIRED  2. SOMETIMES REQUIRED  3. UP TO REQUIRED  8. DK  9. RF

GO TO J234 BRANCHPOINT

J225
What does that amount to, before taxes and other deductions, in an average week or month?

 AMOUNT

0  DK  RF

GO TO J234 BRANCHPOINT

J226
[IWER: PROBE IF NECESSARY]
Is that per week or month?

PER:

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

J227
J228 BRANCHPOINT: IF R (REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)) (J703=1), GO TO J244 BRANCHPOINT

J228
If you worked an extra hour, how much would you earn for that?
[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

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

J229
How are you paid?

DK  RF

HOW PAID

J230
How much are you paid before taxes and other deductions?
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

0  DK  RF

AMOUNT

GO TO J234 BRANCHPOINT

J231
[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  7. OTHER (SPECIFY)  8. DK  9. RF
J233 BRANCHPOINT: IF R {REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J244 BRANCHPOINT

J233
If you worked an extra hour, how much would you earn for that hour?
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

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

J234 BRANCHPOINT: IF R {REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J244 BRANCHPOINT

J234
[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

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

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

J235
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 J241
J236
How many hours would you like to work each week?

NUMBER OF HOURS

GO TO J241

J237
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 J241

J238
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

J239
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
Would your eligibility for pension benefits be affected?

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

J241
Could you increase the number of paid hours in your regular work schedule?

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

GO TO J244
BRANCHPOINT

J242
Would you like to do so if your earnings were increased in the same proportion?
J243
How many hours would you like to work each week?

NUMBER OF HOURS

J244 BRANCHPOINT: IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1), CONTINUE ON TO J244 IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J263 BRANCHPOINT

NOTE: QUESTIONS J244 THROUGH J255 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER, OR FOR WHOM IT IS UNCERTAIN, SINCE R’s LAST IW (J045 NOT 1) IS ASKED THIS SERIES. IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4TH WAVE THEREAFTER (E.G., IN 2016). THESE Rs WILL NOT BE ASKED IN 2006.

J244
About how many employees work for this company or organization at the location where you work?

[IWER: DO NOT PROBE DK/RF]

NUMBER OF EMPLOYEES

GO TO J246

J245
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
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

GO TO G63/J248

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J247 BRANCHPOINT: IF AT LEAST 500 EMPLOYEES WORK AT R’s LOCATION (J244≥500 or J245=6), GO TO J248

J247
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
J248

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

IF THIS IS A REINTERVIEW R (Z076=1):
[IWER: IF DATE GIVEN IS BEFORE R’s LAST IW MONTH, YEAR, PLEASE VERIFY WITH R]

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

J248

MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL


J249

YEAR

J252 BRANCHPOINT: IF THIS IS NOT A REINTERVIEW R (Z076 NOT 1), GO TO J257 BRANCHPOINT

IF WE DON’T KNOW YEAR WHEN R {STOPPED LAST JOB or STARTED CURRENT JOB} ({J064 or J249}={DK or RF or EMPTY}), GO TO J257 BRANCHPOINT

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

J252

You told us that you started working for your current [business/employer] in YEAR BEGIN CURRENT EMPLOYER (per J24) and left your previous job in YEAR LEAVE PREVIOUS EMPLOYER per {J064 or J024}. Is that correct?

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

GO TO J257 BRANCHPOINT
J253  Did you leave your previous employer in \textit{YEAR LEAVE PREVIOUS EMPLOYER} per \{J064 or J024\}.

\begin{verbatim}
1. YES  5. NO  8. DK  9. RF
GO TO J255
GO TO J255
\end{verbatim}

J254  In what year did you stop working at your previous job?

\begin{verbatim}
9998. DK  9999. RF
\end{verbatim}

J255  Did you start your current job on \textit{YEAR BEGIN CURRENT EMPLOYER} (per \textit{J249})?

\begin{verbatim}
1. YES  5. NO  8. DK  9. RF
GO TO J257
GO TO J257
\end{verbatim}

J256  In what year did you start working at your current job?

\begin{verbatim}
9998. DK  9999. RF
\end{verbatim}

\textbf{J257 BRANCHPOINT: IF THIS IS REINTERVIEW R (Z076=1), GO TO J260 BRANCHPOINT}
J257

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

__________________________
AMOUNT

0    DK    RF

GO TO J260 BRANCHPOINT

J258

[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
7. OTHER (SPECIFY)
8. DK
9. RF

GO TO J260 BRANCHPOINT

J260 BRANCHPOINT: IF R (REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)) (J703=1), GO TO J268 BRANCHPOINT

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

IF R IS (RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS) (J058=3) and R’s CURRENT WORK IS BEING CREDITED TO SAME PENSION PLAN AS AT R’s LAST IW (J083=1), GO TO J268 BRANCHPOINT

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

IF R IS NOT REINTERVIEW R, GO TO J263 BRANCHPOINT

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

J260

Were there any months since [R’s LAST IW MONTH, YEAR/MONTH, YEAR R STARTED CURRENT JOB (per J248&J249)/in the last two years] when you did not work for this [business/employer]?

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

GO TO J263 BRANCHPOINT

J261

Which months were those?
**HRS 2006 — SECTION J: EMPLOYMENT — PAGE 64**

**FINAL VERSION 2 — 10/09/2007**

[IWER: MONTHS ENTERED MUST BE BETWEEN [R's LAST IN MONTH, YEAR/MONTH, YEAR R STARTED CURRENT JOB (per J248&J249)/CURRENT IW MONTH, YEAR 2 YEARS AGO] 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]

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<th>MONTHS IN 2005</th>
<th>MONTHS IN 2006</th>
<th>OTHER YEARS</th>
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<td>(27) JAN 06</td>
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<td>(16) MAR 05</td>
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<td>(99) RF</td>
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**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.
J263 BRANCHPOINT: IF R (REPORTED IN CURRENT IW THAT HAS MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)) (J703=1), GO TO J268 BRANCHPOINT

IF R IS CURRENTLY SELF-EMPLOYED (J021=2), GO TO J268 BRANCHPOINT

J263
Has your employer experienced a permanent reduction in employment since [MONTH, YEAR R STARTED CURRENT JOB (per 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 J720 BRANCHPOINT

J264
Has this downsizing affected workers whose jobs are similar to yours?

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

J720 BRANCHPOINT: IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1), CONTINUE ON TO J720

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J731>0), GO TO J268 BRANCHPOINT

NOTE: QUESTIONS J720 THROUGH J721 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER, OR FOR WHOM IT IS UNCERTAIN, SINCE R’s LAST IW (J045 NOT 1) IS ASKED THIS SERIES.
In addition, all other reinterview Rs who work for the same employer as at R’s last IW are being ASKED THIS SERIES IN 2006 and 2010, and thereafter it will be asked every 3rd wave (e.g., in 2016).

J720
Are you employed by the government at the federal, state, or local level?

This includes teachers and other service workers who are on the payrolls of local government, school district, and other agencies of state and local government.

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

GO TO J266 BRANCHPOINT

J721
Would that be the federal, state, or local government?

1. FEDERAL  2. STATE  3. LOCAL (COUNTY, CITY, TOWNSHIP)  8. DK  9. RF
J266 BRANCHPOINT: IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1) or R (DID NOT REPORT THAT HAS SAME JOB TITLE and DID NOT PREREPORT THAT IS RETIRED R WORKING FOR SAME EMPLOYER) AS AT LAST IW (J058={NOT 1 and NOT 3}), CONTINUE ON TO J266

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J268 BRANCHPOINT

NOTE: J266 IS ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER OR JOB TITLE SINCE R’s LAST IW, OR FOR WHOM IT IS UNCERTAIN, ({{J045 NOT 1} or {J058 {NOT 1 and NOT 3}}}) IS ALSO ASKED THIS SERIES.

IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4th WAVE THEREAFTER (E.g., IN 2016). THESE Rs WILL NOT BE ASKED IN 2006.

J266
Are you covered by a union or employee-association contract?

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

J268 BRANCHPOINT: IF R WORKS FOR SAME EMPLOYER AS AT R’s LAST IW (J045=1) and WAS INCLUDED IN THAT EMPLOYER’S PENSION PLAN AT R’s LAST IW (Z133=1), CONTINUE ON TO J268

IF R IS SELF-EMPLOYED NOW (J021=2) and WAS AT R’s LAST IW (Z136=2) and HAD A PENSION PLAN THEN (A133=1) and HAD THIS SAME JOB AT LAST IW ({{DATE FOR CURRENT JOB per J248&J249} ≤ {R’s LAST IW {MONTH (per Z092) and YEAR (per Z093)}}}) and WE KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ({{J248 or J249} {NOT DK and NOT RF and NOT EMPTY}}), CONTINUE ON TO J268

OTHERWISE, GO TO J324
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]\? 

1. YES
2. 5. NO
3. 7. DENIES BEING COVERED BY A PENSION
4. 8. DK
5. 9. RF

GO TO J335
GO TO J434 LOOP BRANCHPOINT
GO TO J434 LOOP BRANCHPOINT

J269
In how many different pension plans are you included on this job?

NUMBER OF PLANS

0  DK  RF

GO TO BEGINNING OF J272 LOOP  GO TO J323  GO TO J434 LOOP BRANCHPOINT

J270
Is this just one plan or more than one?

1. ONE PLAN  3. MORE THAN ONE  8. DK  9. RF

GO TO J434 LOOP BRANCHPOINT
***BEGINNING OF J272 LOOP: QUESTIONS J272 THROUGH J385 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT J085 (J269=1-8) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT J270 (J270={1 or 3}).***

J272

IF THIS IS THE FIRST PLAN AND R HAS MORE THAN ONE PLAN (J269 ≥ 2 or J270=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 (J269 ≥ 2) or THE SECOND PLAN FOR (J270=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 ({J269 or 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?

[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS "BOTH".]

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 (FORMULA)  2. TYPE B (ACCOUNT)  3. BOTH A & B  8. DK  9. RF

GO TO J286  GO TO J307 (AFTER J739)  GO TO J434 LOOP BRANCHPOINT
For that part of your plan where money is accumulated in an account, how much is in the account at present?

[IWER: IF R SAYS 'DOES NOT HAVE AN ACCOUNT', ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO J277

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J274-J276 Unfolding Sequence
Question text: Does it amount to less than $____, more than $____, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $25,000, $50,000, $100,000, $250,000
RANDOM ENTRY POINTS: $50,000, $100,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J277
Have you begun receiving benefits from this part of your pension?

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

GO TO J281

J278
How much are you receiving?

AMOUNT

GO TO J281

J279
PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J280

J281
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?
J282 BRANCHPOINT: IF R DOESN’T KNOW HOW MUCH PENSION S/HE CONTRIBUTES TO THIS PLAN (J281=8), ASSIGN DK TO J282 AND GO TO J725

IF R REFUSED TO SAY HOW MUCH PENSION S/HE CONTRIBUTES (J281=9), ASSIGN RF TO J282 AND GO TO J725

J282
ENTER PERCENT OF PAY:

[IWER: DO NOT PROBE DK/RF]

PERCENT

GO TO J285

J725-J727 Unfolding Sequence
Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 3%, 6%, 9%, 12%
RANDOM ENTRY POINTS: 6%, 9%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J283 BRANCHPOINT: GO TO J285
How much do you contribute?

AMOUNT

0   DK   RF

GO TO J284   GO TO J285

J722-J724 Unfolding Sequence
Question text: Does it amount to less than $___ per year, more than $___ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $750, $2,000, $5,000, $10,000
RANDOM ENTRY POINTS: $2,000, $5,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J284 BRANCHPOINT: GO TO J285

J284

Was 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   7. OTHER (SPECIFY)   8. DK   9. RF

J652 (Tag#=J284.5)
J285
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 94 IF EMPLOYER WOULD MATCH ALL OR PART OF WHAT R PUT IN UP TO A MAXIMUM]

[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

DK  RF

J286
IF R HAS BOTH TYPES OF PLAN (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?

30-94 AGE

96 ANSWERED IN YEARS 97 RECEIVING BENEFITS NOW DK RF

AGE

GO TO J288

GO TO J290

GO TO J735 (AFTER J305)

J287
‘EXPECTED AGE TO START RECEIVING BENEFITS’ IN YEARS

0-30 YEARS

YEARS

J288
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?
J290 BRANCHPOINT: IF R DOESN’T KNOW WHAT EXPECTS FOR BENEFITS (J288=8), ASSIGN DK TO J290 AND GO TO J291

IF R REFUSED TO SAY WHAT EXPECTS FOR BENEFITS (J288=9), ASSIGN RF TO J290 AND GO TO J291

OTHERWISE, GO TO J301 BRANCHPOINT
[IWER: PROBE IF NECESSARY] How much [are you receiving/do you expect to receive]?

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO J294  
GO TO J296 BRANCHPOINT

J291-J293 Unfolding Sequence  
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?  
PROCEDURES: 2Up1Down, 1Up2Down  
BREAKPOINTS: $6,000, $12,000, $24,000, $36,000  
RANDOM ENTRY POINTS: $12,000, $24,000  
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506  
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J294 BRANCHPOINT: GO TO J296 BRANCHPOINT

J294  
[IWER: PROBE IF NECESSARY]  
Was that per month or year?  
PER:

<table>
<thead>
<tr>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>7. OTHER (SPECIFY)</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
</table>

J296 BRANCHPOINT: IF R EXPECTS TO RECEIVE BENEFITS IN INSTALLMENTS (J288=2), GO TO J301 BRANCHPOINT  
R IS ALREADY RECEIVING BENEFITS OF THIS PLAN (J286=97), GO TO J735 (AFTER J305)
J296

ENTER LUMP SUM AMOUNT:

[IWER: DO NOT PROBE DK/RF]

| AMOUNT | DK | RF |

GO TO J301 BRANCHPOINT

J297-J299 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $30,000, $120,000, $250,000, $500,000
RANDOM ENTRY POINTS: $120,000, $250,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J301 BRANCHPOINT: IF R WAS ALREADY ASKED J301 ABOUT ANOTHER PLAN, GO TO J735 (AFTER J305)
J301
If you work [at this business/with this employer] [until AGE EXPECT BENEFITS (per J286)/for YEARS EXPECT BENEFITS (per J287)], how much do you expect your pay to be?
[IWER: DO NOT PROBE DK/RF]
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

AMOUNT

0 DK RF

GO TO J305

J302-J304 Unfolding Sequence
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?

PROCESSES: 2Up1Down, 1Up2Down
BREAKPOINTS: $30,000, $50,000, $70,000, $90,000
RANDOM ENTRY POINTS: $50,000, $70,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCESSES CORRESPOND

J305 BRANCHPOINT: GO TO J735 (AFTER J305)

J305
[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 7. OTHER (SPECIFY) 8. DK 9. RF

J735
Do you receive a quarterly report indicating how much money is in your account?

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

J736 BRANCHPOINT: IF (THIS IS A MIXED TYPE {A AND B}) PLAN or R DOES NOT KNOW) (J272={3 or DK}), GO TO END OF J272 LOOP (AFTER J785)
How much money is in that account at present?

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO J307 BRANCHPOINT
(AFTER J739)

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J737-J739 Unfolding Sequence
Question text: Does it amount to less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J307 BRANCHPOINT: IF (THIS IS A {TYPE A or MIXED TYPE {A AND B}} PLAN or R DOES NOT KNOW) (J272={1 or 3 or DK}), GO TO END OF J272 LOOP
(AFTER J785)
J307
How much money is in your account at present?
[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]
[IWER: DO NOT PROBE DK/RF]

AMOUNT

-1  DK  RF

GO TO J740  GO TO J312

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J308-J310 Unfolding Sequence
Question text: Does it amount to less than $____, more than $____, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J740
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)  8. DK  9. RF

GO TO J741  GO TO J312
J742
About what percent of this account is in stocks?
[IWER: DO NOT PROBE DK/RF]

PERCENT

GO TO J746
BRANCHPOINT

J743-J745 Unfolding Sequence
Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 20%, 40%, 60%, 80%
RANDOM ENTRY POINTS: 40%, 60%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J746 BRANCHPOINT: IF R IS A GOVERNMENT EMPLOYEE (J720=1), GO TO J312

J746
Is any money in this account invested in the company’s stock?

1. YES  5. NO  7. NOT APPLICABLE (E.G., NON-PROFIT)  8. DK  9. RF

GO TO J312
J747

About what percent of the total funds in this account is in the company's stock?

[IWER: DO NOT PROBE DK/RF]

PERCENT

DK  RF

GO TO J312

J748-J750 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 20%, 40%, 60%, 80%
RANDOM ENTRY POINTS: 40%, 60%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J312

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

AGE

96 ANSWER 97 RECEIVING
IN YEARS BENEFITS NOW

DK  RF

GO TO J314  GO TO J315  GO TO J318

J313

[IWER: 'Expected age to start receiving benefits' IN YEARS]

0-40 YEARS

DK  RF

GO TO J318
J314
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 PAYMENT(S)
2. AMOUNT PER MONTH OR YEAR
3. INSTALLMENTS
7. OTHER (SPECIFY)
8. DK
9. RF

GO TO J318

J315
How much are you receiving?

AMOUNT
0
DK
RF

GO TO J318

J316
PER:
4. MONTH
6. YEAR
7. OTHER (SPECIFY)
8. DK
9. RF

J318
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?
1. PERCENT OF PAY
2. AMOUNT PER MONTH/YEAR
6. DON’T CONTRIBUTE ANYTHING
8. DK
9. RF

GO TO J320
GO TO J757

J319 BRANCHPOINT: IF R DOESN’T KNOW HOW MUCH S/HE CONTRIBUTES TO THIS PLAN (J318=8), ASSIGN DK TO J319 AND GO TO J751

IF R REFUSED TO SAY HOW MUCH S/HE CONTRIBUTES (J318=9), ASSIGN RF TO J319 AND GO TO J751
J319

ENTER PERCENT OF PAY:

[IWER: DO NOT PROBE DK/RF]

PERCENT

GO TO J322

J751-J753 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 3%, 6%, 9%, 12%
RANDOM ENTRY POINTS: 6%, 9%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J320 BRANCHPOINT: GO TO J322
J320

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

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J321</td>
<td></td>
<td>GO TO J322</td>
<td></td>
</tr>
</tbody>
</table>

J321 BRANCHPOINT: GO TO J322

J321

[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  7. OTHER (SPECIFY)  8. DK  9. RF

J651 (Tag#=J321.5)
J322
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. IF RESPONDENT GIVES DOLLAR AMOUNT, ENTER DK AND ENTER F2 COMMENT]

[IWER: ENTER 94 IF EMPLOYER WOULD MATCH ALL OR PART OF WHAT R PUT IN UP TO A MAXIMUM]

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

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

MINIMUM PERCENT

DK RF

J757
How much does your [business/employer] contribute, either as a percent of your pay or as an amount of money per month or year?

1. PERCENT OF PAY
2. AMOUNT PER MONTH/YEAR
6. DOESN’T CONTRIBUTE ANYTHING
8. DK
9. RF

GO TO J762
GO TO J768

J758 BRANCHPOINT: IF R DOESN’T KNOW HOW MUCH BUSINESS/EMPLOYER CONTRIBUTES TO THIS PLAN (J757=8), ASSIGN DK TO J758 AND GO TO J759

IF R REFUSED TO SAY HOW MUCH BUSINESS/EMPLOYER CONTRIBUTES (J757=9), ASSIGN RF TO J758 AND GO TO J759
EMPLOYER CONTRIBUTION - PERCENT

[IWER: ENTER PERCENT OF PAY]

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R RESPONDS WITH A PERCENT GREATER THAN 20, PROBE "WE ARE NOT ASKING ABOUT YOUR EMPLOYER’S MATCH RATE. PLEASE TELL US THE PERCENT OF YOUR PAY OR THE DOLLAR AMOUNT THAT YOUR EMPLOYER IS CONTRIBUTING."]

PERCENT

DK RF

GO TO J768

J759-J761 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 3%, 6%, 9%, 12%
RANDOM ENTRY POINTS: 6%, 9%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J762 BRANCHPOINT: GO TO J768
J762

EMPLOYER CONTRIBUTION - AMOUNT

[IWER: ENTER EMPLOYER CONTRIBUTED AMOUNT]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

0

DK

RF

GO TO J766

GO TO J768

J763-J765 Unfolding questions

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $1,500, $5,000, $10,000, $30,000
RANDOM ENTRY POINTS: $5,000, $10,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J768 BRANCHPOINT: GO TO J768

J766

[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

7. OTHER (SPECIFY)

8. DK

9. RF

J767

J768

When you became eligible to participate in this plan, were you given a choice of whether to participate, were you enrolled automatically, or what?

1. GIVEN CHOICE

2. ENROLLED AUTOMATICALLY

7. OTHER (SPECIFY)

8. DK

9. RF

J775
When you become eligible to receive benefits, do you expect to receive periodic pension benefits from this plan for as long as you live?

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

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?

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

Go to J776  Go to J782  Go to end of J272 loop (after J785)

ENTER PERCENT OF PAY:

[IWER: DO NOT PROBE DK/RF]

PERCENT

DK  RF

Go to end of J272 loop (after J785)

J772-J774 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 20%, 40%, 60%, 80%
RANDOM ENTRY POINTS: 40%, 60%
ENTRY POINT ASSIGNMENT: 1 OR (NOT 1) AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J776 BRANCHPOINT: Go to end of J272 loop (after J785)
J776
How much do you expect to receive?
[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO J780

GO TO END OF J272 LOOP (AFTER J785)

J777-J779 Unfolding Sequence
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $6,000, $12,000, $24,000, $36,000
RANDOM ENTRY POINTS: $12,000, $24,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J780 BRANCHPOINT: GO TO END OF J272 LOOP (AFTER J785)

J781

J782 BRANCHPOINT: GO TO END OF J272 LOOP (AFTER J785)
J782

[IWER: ENTER LUMP SUM AMOUNT]
[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO END OF J272 LOOP
(AFTER J785)

J783-J785 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $30,000, $120,000, $250,000, $500,000
RANDOM ENTRY POINTS: $120,000, $250,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

***END OF J272 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS J272 THROUGH J785 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT (J269={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT J270 (J270=3). IF NOT, CONTINUE ON TO J323.***

J323

Considering all the plans, excluding the ones you already told us about, does your [business/employer] offer any kind of tax-deferred savings, 401K, or other such account plans for which you are eligible?

Please do not include IRA or KEOGH plans.

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

GO TO J434 LOOP BRANCHPOINT

J653  (Tag#=J323.1)

Is there any such plan for which you are eligible but chose not to participate in?

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

NOTE: END OF QUESTION SERIES OMITTED IN 2004 (J269 THROUGH J653).

*******************************************************************************

J324 BRANCHPOINT: GO TO J434 LOOP BRANCHPOINT

J324
IF NOT SELF-EMPLOYED (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 (J021=2):
Now I’d like to ask about pension or retirement plans on your job.

Aside from IRA not sponsored by your business 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 OR SOCIAL SECURITY, 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 [business/employer].

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

GO TO J335

GO TO J434 LOOP
BRANCHPOINT

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

IF R (REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}) (J703=1), GO TO J434 LOOP BRANCHPOINT
J325
IF R \{IS NOT INCLUDED IN \{PENSION OR RETIREMENT\} PLANS or DOESN’T KNOW\} (J324=(5 or 8)):
Does your employer offer any such plans?

IF R DENIED BEING COVERED BY PENSION (J268=7):
Does your employer offer any pension or retirement plans on your job?

OTHERWISE:
Does your employer offer any such plans?

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

GO TO J434 LOOP BRANCHPOINT

J326
Are you eligible to be included in any of these plans?

1. YES  5. NO  6. ELIGIBLE IF WORKED FULL-TIME  8. DK  9. RF

GO TO J434 LOOP BRANCHPOINT

J327
What kind of plans are these?

(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.)

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

J328 BRANCHPOINT: IF R IS ELIGIBLE TO BE INCLUDED IN JOB’s RETIREMENT PLANS (J326=1) and \{IT IS TYPE A PLAN or DK or RF (J327=(1 or DK or RF))\}, GO TO J331

IF R IS NOT ELIGIBLE TO BE INCLUDED IN JOB’s RETIREMENT PLANS (J326=5) and \{IT IS TYPE A PLAN or DK or RF (J327=(1 or DK or RF))\}, GO TO J332

IF R IS ELIGIBLE TO BE INCLUDED IN JOB’s RETIREMENT PLANS ONLY IF WORKS FULL-TIME (J326=6) and \{IT IS TYPE A PLAN or DK or RF (J327=(1 or DK or RF))\}, GO TO J434 LOOP BRANCHPOINT

J328
(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]

1. THrift OR SAVINGS  
2. 401K  
3. 403B  
4. SUPPLEMENTAL RETIREMENT ACCOUNT  
5. PROFIT SHARING  

6. STOCK PURCHASE, ESOP  
7. MONEY PURCHASE  
8. CASH BALANCE  
97. OTHER (SPECIFY)  
98. DK  
99. RF  

J330 BRANCHPOINT: IF R IS NOT ELIGIBLE TO BE INCLUDED IN JOB’s RETIREMENT PLANS (J326=5), GO TO J332

IF R IS ELIGIBLE TO BE INCLUDED IN JOB’s RETIREMENT PLANS ONLY IF WORKS FULL-TIME (J326=6), GO TO J434 LOOP BRANCHPOINT

IF R IS STILL WORKING FOR SAME EMPLOYER AS R’s LAST IW (J045=1), GO TO J434 LOOP BRANCHPOINT

J330  
Does your employer make contributions to any such plans?

1. YES  
5. NO  
8. DK  
9. RF
J331
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 J434 LOOP BRANCHPOINT

J332
Will you be eligible if you continue to work for this employer?

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

GO TO J434 LOOP BRANCHPOINT

J334
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 J434 LOOP BRANCHPOINT

J335
IF PENSION PLAN HAS BEEN CHANGED (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

GO TO BEGINNING OF J338 LOOP  GO TO J434 LOOP BRANCHPOINT  GO TO J434 LOOP BRANCHPOINT

J336
Is this just one plan or more than one?

1. ONE PLAN  3. MORE THAN ONE  8. DK  9. RF

GO TO J434 LOOP BRANCHPOINT

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

IF THIS IS THE FIRST PLAN AND R HAS MORE THAN ONE PLAN (J335 ≥2 or 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 (J335 ≥2) or THE SECOND PLAN FOR (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 (J335 or 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?

[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS ‘BOTH’.]

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

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

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO J654 BRANCHPOINT (AFTER J342)

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J340-J342 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J654 (Tag#=J339.1) BRANCHPOINT: IF R WAS NOT ASKED IF RULES THAT GOVERN HIS/HER PENSION HAVE CHANGED (J268 = EMPTY) and THIS IS A REINTERVIEW R, GO TO J343

J654 (Tag#=J339.1)

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

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

GO TO J343
How much are you receiving?

0  DK  RF

AMOUNT

GO TO J343

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]

1. PERCENT OF PAY

2. AMOUNT OF MONEY PER MONTH/YEAR

6. DOESN’T CONTRIBUTE ANYTHING

8. DK  9. RF

GO TO J345  GO TO J352

J344 BRANCHPOINT: IF R DOESN’T KNOW HOW MUCH PENSION S/HE CONTRIBUTES TO THIS PLAN (J343=8), ASSIGN DK TO J344 AND GO TO J786

IF R REFUSED TO SAY HOW MUCH PENSION S/HE CONTRIBUTES (J343=9), ASSIGN RF TO J344 AND GO TO J786
J344

ENTER PERCENT OF THE PAY:

[IWER: DO NOT PROBE DK/RF]

PERCENT

DK RF

GO TO J351

J786-J788 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 3%, 6%, 9%, 12%
RANDOM ENTRY POINTS: 6%, 9%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J345 BRANCHPOINT: GO TO J351
J345  
[IWER: PROBE IF NECESSARY]  
How much do you currently contribute?  
[IWER: DO NOT PROBE DK/RF]  

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J349</td>
<td></td>
<td>GO TO J351</td>
<td></td>
</tr>
</tbody>
</table>

J346-J348 Unfolding Sequence  
Question text: Is it less than $____ per year, more than $____ per year, or what?  
PROCEDURES: 2Up1Down, 1Up2Down  
BREAKPOINTS: $1,000, $4,000, $6,000, $12,000  
RANDOM ENTRY POINTS: $4,000, $6,000  
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509  
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND  

J349 BRANCHPOINT: GO TO J351  

J349  
[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  
7. OTHER (SPECIFY)  
8. DK  
9. RF  

J350
J351
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 94 IF EMPLOYER WOULD MATCH ALL OR PART OF WHAT R PUT IN UP TO A MAXIMUM]

[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

DK RF

J352
(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

DK RF

J353
At what age do you expect to start receiving benefits from this plan?

40-94 AGE

96 ANSWER IN YEARS 97 RECEIVING BENEFITS NOW

DK RF

GO TO J355 GO TO J357 GO TO J367
J354

[IWER: ‘Expected age to start receiving benefits’ IN YEARS]

---

0-40 YEARS

[GO TO J367]

J355

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?

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

[GO TO J357] [GO TO J363] [GO TO J357]

J356

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

[IWER: DO NOT PROBE DK/RF]

---

PERCENT

[DK] [RF]

[GO TO J367]

J357 BRANCHPOINT:

IF R DOESN’T KNOW WHAT EXPECTS FOR BENEFITS (J355=8), ASSIGN DK TO J357 AND GO TO J358

IF R REFUSED TO SAY WHAT EXPECTS FOR BENEFITS (J355=9), ASSIGN RF TO J357 AND GO TO J358

OTHERWISE, GO TO J367
J357

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

OTHERWISE: How much do you expect to receive?

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J361</td>
<td>GO TO J367</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

J358-J360 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $6,000, $12,000, $24,000, $36,000
RANDOM ENTRY POINTS: $12,000, $24,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J361 BRANCHPOINT: GO TO J367

J361

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

<table>
<thead>
<tr>
<th>4. MONTH</th>
<th>6. YEAR</th>
<th>7. OTHER (SPECIFY)</th>
<th>8. DK</th>
<th>9. RF</th>
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</thead>
<tbody>
<tr>
<td>J362</td>
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</tbody>
</table>

J363 BRANCHPOINT: GO TO J367
J363
ENTER LUMP SUM AMOUNT:

[IF YOU ENTER AMOUNT DO NOT PROBE DK/RF]

AMOUNT

DK
RF

GO TO J367

J364-J366 Unfolding Sequence
Question text: Do you expect less than $___, more than $___, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J367

(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?

[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)?

95 ANY TIME; NO AGE REQUIREMENT; ANY AGE

DK
RF

AGE

GO TO J390
GO TO J383

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

J368
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?

1. GF

2. AMOUNT PER MONTH/YEAR

3. LUMP SUM

8. DK

9. RF

GO TO J370
GO TO J376

J369
ENTER PERCENT OF FINAL PAY AT RETIREMENT:

[IF YOU ENTER AMOUNT DO NOT PROBE DK/RF]
**J792-J794 Unfolding Sequence**

Question text: Is it less than ___ percent, more than ___ percent, or what?

**PROCEDURES:** 2Up1Down, 1Up2Down  
**BREAKPOINTS:** 35%, 50%, 65%, 80%  
**RANDOM ENTRY POINTS:** 50%, 65%  
**ENTRY POINT ASSIGNMENT:** 1 OR {NOT 1} AT X503  
**ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND**

| **J370 BRANCHPOINT:** IF R DOESN’T KNOW WHAT EXPECTS FOR BENEFITS (J368=8), ASSIGN DK TO J370 AND GO TO J371 |
| IF R REFUSED TO SAY WHAT EXPECTS FOR BENEFITS (J368=9), ASSIGN RF TO J370 AND GO TO J371 |
| OTHERWISE, GO TO J377 BRANCHPOINT |
How much would you receive?

- AMOUNT
  - 0
  - DK
  - RF

Go to J374

J371-J373 Unfolding Sequence
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $12,500, $25,000, $40,000
RANDOM ENTRY POINTS: $12,500, $25,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J374 BRANCHPOINT: GO TO J377 BRANCHPOINT

Is that per month or year?

- PER:
  - 4. MONTH
  - 6. YEAR
  - 7. OTHER (SPECIFY)
  - 8. DK
  - 9. RF

J375

J376

ENTER LUMP SUM AMOUNT:

- AMOUNT
  - DK
  - RF

J377 BRANCHPOINT: IF EARLIEST AGE ELIGIBLE IS {LESS THAN OR EQUAL TO R’S AGE (J367 ≤ R’S AGE (per A019))) or R WAS ALREADY ASKED J377 FOR ANOTHER PLAN, GO TO J383
J377

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

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
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<tr>
<td>GO TO J381</td>
<td>GO TO J383</td>
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J378-J380 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $30,000, $50,000, $70,000, $90,000
RANDOM ENTRY POINTS: $50,000, $70,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J381 BRANCHPOINT: GO TO J383

J381

[IWER: PROBE IF NECESSARY]

Was that per week, month, or year?

PER:

1. HOUR  2. WEEK  3. EVERY TWO WEEKS/BI-WEEKLY  4. MONTH  5. TWICE A MONTH

6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J383

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)?

<table>
<thead>
<tr>
<th>AGE</th>
<th>95 ANY TIME; NO AGE REQUIREMENT; ANY AGE</th>
<th>DK</th>
<th>RF</th>
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<tr>
<td>Go to J390</td>
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J384 BRANCHPOINT: IF EARLIEST AGE R COULD (LEAVE JOB AND RECEIVE PENSION BENEFITS) (per J383) IS SAME AS (EARLIEST AGE R COULD RECEIVE FULL PENSION (per J367) OR AGE R EXPECTS TO RECEIVE BENEFITS (per J353)), GO TO J390
J384
By how much would your pension benefits be reduced from full benefits if you left this job at EARLIEST AGE TO RECEIVE PENSION (per J383)?

[IWER: IF R MENTIONS PERCENT OF SALARY, PROBE FOR PERCENT OF BENEFITS]

1. PERCENT OF BENEFITS
2. AMOUNT PER MONTH/YEAR
3. LUMP SUM
6. BENEFITS WOULD NOT BE REDUCED
8. DK
9. RF

GO TO J386
GO TO J389
GO TO J390

J385 BRANCHPOINT: IF R DOESN’T KNOW HOW MUCH PENSION WOULD BE REDUCED (J384=8), ASSIGN DK TO J385 AND GO TO J795

IF R REFUSED TO SAY HOW MUCH PENSION WOULD BE REDUCED (J384=9), ASSIGN RF TO J385 AND GO TO J795

J385
ENTER PERCENT BY WHICH FULL BENEFITS ARE REDUCED:

[IWER: IF R MENTIONS PERCENT OF SALARY, PROBE FOR PERCENT OF BENEFITS]

[IWER: DO NOT PROBE DK/RF]

PERCENT

DK
RF

GO TO J390

J795-J797 Unfolding Sequence
Question text: Would your benefits be reduced by less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 15%, 30%, 50%, 65%
RANDOM ENTRY POINTS: 30%, 50%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J386 BRANCHPOINT: GO TO J390

J386
[IWER: PROBE IF NECESSARY:]
How much would your benefits be reduced?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

0
DK
RF
J798-J800 Unfolding Sequence

Question text: Would your benefits be reduced by less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $2,500, $5,000, $10,000, $15,000
RANDOM ENTRY POINTS: $5000, $10000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J387 BRANCHPOINT: GO TO J390

J387

[IWER: PROBE IF NECESSARY]

Was that per month or year?
PER:

4. MONTH 6. YEAR 7. OTHER (SPECIFY) 8. DK 9. RF

J388

J389 BRANCHPOINT: GO TO J390

J389

ENTER LUMP SUM AMOUNT:

DK RF

AMOUNT
J390
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

GO TO J392 BRANCHPOINT

J391
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

J392 BRANCHPOINT: IF R EXPECTS TO RECEIVE A LUMP SUM PAYMENT (J355=3), GO TO J801

J392
Rather than regular retirement benefits, does your plan allow you to take all your benefits in a lump-sum payment or a part of your benefits as a lump sum payment?

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

J801
Do you receive a quarterly report indicating how much money is in your account?

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

J802 BRANCHPOINT: IF (THIS IS A MIXED TYPE {A AND B}) PLAN or R DOES NOT KNOW) (J338={3 or DK}), GO TO END OF J338 LOOP (AFTER J837)
How much money is in that account at present?

[IWER: IF R SAYS ‘DOES NOT HAVE AN ACCOUNT’, ENTER [-1]]

[IWER: DO NOT PROBE DK/RF]

AMOUNT

GO TO END OF J338 LOOP
(AFTER J428)

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J803-J805 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J393 BRANCHPOINT: GO TO END OF J338 LOOP (AFTER J837)

(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, a 457 plan, a portable cash option, a simplified employee pension called a SIMPLE plan, or what?

1. THRIFT OR SAVINGS  2. 401K  3. 403B  4. SUPPLEMENTAL RETIREMENT ACCOUNT  5. PROFIT SHARING

6. STOCK PURCHASE, ESOP  7. MONEY PURCHASE  8. CASH BALANCE  9. 457 PLAN  10. PORTABLE CASH OPTION

11. SIMPLIFIED EMPLOYEE PENSION/SIMPLE  97. OTHER (SPECIFY)  98. DK  99. RF

J395

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

[IWER: INCLUDE YEARS WITH OTHER EMPLOYERS, IF SAME PLAN]
How much does your [business/employer] contribute, either as a percent of your pay or as an amount of money per month or year?

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

GO TO J398
GO TO J404

J397 BRANCHPOINT: IF R DOESN'T KNOW HOW MUCH BUSINESS/EMPLOYER CONTRIBUTES TO THIS PLAN (J396=8), ASSIGN DK TO J397 AND GO TO J806

IF R REFUSED TO SAY HOW MUCH BUSINESS/EMPLOYER CONTRIBUTES (J397=9), ASSIGN RF TO J397 AND GO TO J806
J397

EMPLOYER CONTRIBUTION – PERCENT

[IWER: ENTER PERCENT OF PAY]

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R RESPONDS WITH A PERCENT GREATER THAN 20, PROBE "WE ARE NOT ASKING ABOUT YOUR EMPLOYER’S MATCH RATE. PLEASE TELL US THE PERCENT OF YOUR PAY OR THE DOLLAR AMOUNT THAT YOUR EMPLOYER IS CONTRIBUTING."]

PERCENT

DK RF

GO TO J404

J806-J808 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down

BREAKPOINTS: 3%, 6%, 9%, 12%

RANDOM ENTRY POINTS: 6%, 9%

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J398 BRANCHPOINT: GO TO J404
J398
EMPLOYER CONTRIBUTION - AMOUNT
[IWER: ENTER EMPLOYER CONTRIBUTED AMOUNT]
[IWER: DO NOT PROBE DK/RF]

AMOUNT
GO TO J402

J399-J401 Unfolding Sequence
Question text: Does it amount to less than $____ per year, more than $____ per year, or what?
PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $1,500, $5,000, $10,000, $30,000
RANDOM ENTRY POINTS: $5,000, $10,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J402 BRANCHPOINT: GO TO J404

J402
[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 7. OTHER (SPECIFY) 8. DK 9. RF

J404
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?
[IWER: INCLUDE CONTRIBUTIONS THROUGH SALARY DEDUCTIONS, UNION DUES OR OTHER SOURCES]

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

GO TO J406 GO TO J413
J405 BRANCHPOINT: IF R DOESN'T KNOW HOW MUCH S/HE CONTRIBUTES TO THIS PLAN (J404=8), ASSIGN DK TO J405 AND GO TO J809

IF R REFUSED TO SAY HOW MUCH S/HE CONTRIBUTES (J404=9), ASSIGN RF TO J405 AND GO TO J809

J405

R CONTRIBUTION - PERCENT:

[IWER: ENTER PERCENT OF PAY]

[IWER: DO NOT PROBE DK/RF]

PERCENT

DK  RF

GO TO J412 BRANCHPOINT

J809-J811 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 3%, 6%, 9%, 12%
RANDOM ENTRY POINTS: 6%, 9%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J406 BRANCHPOINT: GO TO J412 BRANCHPOINT
J406

R CONTRIBUTION – AMOUNT:
How much do you contribute?

[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
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</table>

GO TO J410

GO TO J412 BRANCHPOINT

J407-J409 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $750, $2,000, $5,000, $10,000
RANDOM ENTRY POINTS: $2,000, $5,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J410 BRANCHPOINT: GO TO J412 BRANCHPOINT

J410

[IWER: PROBE IF NECESSARY]

Is that per month, year, or what?

PER:

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

J411
J412 BRANCHPOINT: IF R DID NOT REPORT THAT (S/HE or EMPLOYER) CONTRIBUTES ANYTHING TO PENSION PLAN ((J396 or J404)={6 or DK or RF}), GO TO J413

J412

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 94 IF EMPLOYER WOULD MATCH ALL OR PART OF WHAT R PUT IN UP TO A MAXIMUM]

[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

DK RF
J413
How much money is in your account at present?
[IWER: IF R SAYS 'DOES NOT HAVE AN ACCOUNT', ENTER [-1]]
[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>-1</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J417</td>
<td></td>
<td>GO TO J420</td>
<td></td>
</tr>
</tbody>
</table>

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J414-J416 Unfolding Sequence
Question text: Does it amount to less than $____, more than $____, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J417
Are you able to choose how the money in your account is invested?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J418</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

J658 BRANCHPOINT: IF R DID NOT REPORT THAT {S/HE or EMPLOYER} CONTRIBUTES ANYTHING TO PENSION PLAN ((J396 or J404)=6), GO TO J418

J658 (Tag#=J418.1)
Are you able to choose how the money is invested for your employer’s share of the contribution?

<table>
<thead>
<tr>
<th>1. YES</th>
<th>5. NO</th>
<th>7. OTHER (SPECIFY)</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>J659 (Tag#=J418.2)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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)  8. DK  9. RF

GO TO J660

About what percent of this account is in stocks?

[IWER: DO NOT PROBE DK/RF]

PERCENT

GO TO J660

J813-J815 Unfolding Sequence

Question text: Is it less than ___ percent, more than ___ percent, or what?

PROcedures: 2Up1Down, 1Up2Down
BREAKPOINTS: 20%, 40%, 60%, 80%
RANDOM ENTRY POINTS: 40%, 60%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Have you changed your allocations [since R’s LAST IW YEAR/in the last two years]?

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

GO TO J662  GO TO J664 BRANCHPOINT
J661  (Tag#=J419.2)  
Have you ever changed your investment allocations?  

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

GO TO J664 BRANCHPOINT

J662  (Tag#=J419.3)  
How have you changed the allocation?  
Have you changed it to more stocks, less stocks, or what?  

1. MORE STOCKS  3. LESS STOCKS  7. OTHER (SPECIFY)  8. DK  9. RF  

J663  (Tag#=J419.4)

J664 BRANCHPOINT: IF R IS A GOVERNMENT EMPLOYEE (J720=1), GO TO J420

J664  (Tag#=J419.5)  
Is any money in this account invested in the company’s stock?  

1. YES  5. NO  7. NOT APPLICABLE (E.G., NON-PROFIT)  8. DK  9. RF  

GO TO J420

J816  
About what percent of the total funds in this account is in the company’s stock?  

[IWER: DO NOT PROBE DK/RF]  

PERCENT  

DK  RF  

GO TO J420

J817-J819 Unfolding Sequence  
Question text: Is it less than ___ percent, more than ___ percent, or what?  

PROCEDURES: 2Up1Down, 1Up2Down  
BREAKPOINTS: 20%, 40%, 60%, 80%  
RANDOM ENTRY POINTS: 40%, 60%  
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510  
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J420  
Does this plan allow you to receive benefits in the form of one or more lump sum payments?
J665  (Tag#=J420.1)
Does this plan allow you to receive benefits in the form of a monthly pension or an annuity?

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

J710  (Tag#=J420.2)
What is the youngest age at which you could stop working at this business/leave this employer and start receiving a monthly pension from this plan?

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

J421
Does it allow you to receive benefits in the form of installments?

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

GO TO J423 BRANCHPOINT

J422
What is the youngest age at which you could stop working at this business/leave this employer and start receiving installments from this plan?

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

J423 BRANCHPOINT: IF PLAN ALLOWS R TO RECEIVE PAYMENTS IN {ONE OR MORE} LUMP SUM PAYMENTS (J420={1 or 2}), CONTINUE ON TO J423

OTHERWISE, GO TO J424
J423

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?

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

J424

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

95  RECEIVING BENEFITS NOW  
DK  RF

GO TO J427

J425

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?)

[IWER: CHOOSE ALL THAT APPLY]

1. LUMP SUM
   PAYMENT(S)  2. AMOUNT
   PER MONTH  3. INSTALLMENTS
   OR YEAR  7. OTHER
   SPECIFY  8. DK  9. RF

GO TO J820

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

J427 BRANCHPOINT: IF R DID NOT REPORT RECEIVING BENEFITS NOW (J424 NOT 95), GO
TO J820
How much are you receiving?

AMOUNT

0 DK RF

GO TO J820

J428

PER:

4. MONTH 6. YEAR 7. OTHER (SPECIFY) 8. DK 9. RF

J820

When you became eligible to participate in this plan, were you given a choice of whether to participate, were you enrolled automatically, or what?

1. GIVEN CHOICE 2. ENROLLED AUTOMATICALLY 7. OTHER (SPECIFY) 8. DK 9. RF

J821

J822

When you become eligible to receive benefits, do you expect to receive periodic pension benefits from this plan for as long as you live?

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

J823

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?

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

GO TO J828 GO TO J834 GO TO END OF J338 LOOP (AFTER J837)
J824
ENTER PERCENT OF PAY:
[IWER: DO NOT PROBE DK/RF]

PERCENT

GO TO END OF J338 LOOP
(AFTER J837)

J825-J827 Unfolding Sequence
Question text: Is it less than ___ percent, more than ___ percent, or
what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: 20%, 40%, 60%, 80%
RANDOM ENTRY POINTS: 40%, 60%
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J828 BRANCHPOINT: GO TO END OF J338 LOOP (AFTER J837)
J828
How much do you expect to receive?
[IWER: DO NOT PROBE DK/RF]

[AMOUNT]

0
DK
RF

GO TO J832
GO TO END OF J338 LOOP (AFTER J837)

J829-J831 Unfolding Sequence
Question text: Do you expect a total of less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $6,000, $12,000, $24,000, $36,000
RANDOM ENTRY POINTS: $12,000, $24,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J832 BRANCHPOINT: GO TO END OF J338 LOOP (AFTER J837)

J832
[IWER: PROBE IF NECESSARY]
Is that per month or year, or what?
PER:

4. MONTH 6. YEAR 7. OTHER (SPECIFY) 8. DK 9. RF

J833

J834 BRANCHPOINT: GO TO END OF J338 LOOP (AFTER J837)
J834

[IWER: ENTER LUMP SUM AMOUNT]
[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK RF

GO TO END OF J338 LOOP (AFTER J837)

J835-J837 Unfolding Sequence
Question text: Do you expect a total of less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $30,000, $120,000, $250,000, $500,000
RANDOM ENTRY POINTS: $120,000, $250,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

***END OF J338 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS J338 THROUGH J428 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT J335 (J335=(2-8)) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT J336 (J336=3). IF NOT, CONTINUE ON TO J431 BRANCHPOINT.***

J431 BRANCHPOINT: IF (R HAS FEWER THAN 5 PLANS or R SAID DOESN’T KNOW HOW MANY PLANS) (J335 {< 5 or DK}), GO TO J432

J431

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

AMOUNT

DK RF

J432

Considering all the plans, excluding the ones you already told us about, does your [business/employer] offer any kind of tax-deferred savings, 401K, or other such account plans for which you are eligible?

Please do not include IRA or KEOGH plans.

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

GO TO J434 LOOP BRANCHPOINT

J666 (Tag#=J432.1)

Is there any such plan for which you are eligible but chose not to participate in?
J434 LOOP BRANCHPOINT: IF THIS IS A NOT A REINTERVIEW R (Z076 NOT 1),
GO TO J478 (AFTER JW072_1)

IF R DID NOT REPORT (EXPECTING FUTURE BENEFITS OR LEFT AN
ACCOUNT TO ACCUMULATE) AT ANY PREVIOUS IW (Z140=EMPTY),
GO TO JW066_1 BRANCHPOINT

***BEGINNING OF J434 LOOP: QUESTIONS (J434 THROUGH J470 UNFOLDINGS) ARE
REPEATED FOR UP TO FOUR PENSIONS ACCUMULATED AT PREVIOUS INTERVIEWS.***

J434 BRANCHPOINT: IF RECORDS INDICATE R HAD AN ACCOUNT LEFT TO ACCUMULATE
(TYPE B) (Z140=(2 or 4)), GO TO J450

Our records show that in R’s IW YEAR THAT REPORTED EXPECTED BENEFITS
(per Z200) you were expecting future benefits from a job 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: IF R HAD MORE THAN ONE 'TYPE A' PLAN FROM THIS EMPLOYER, ASK
ABOUT THE MOST IMPORTANT OF THE PLANS]

[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

J436 BRANCHPOINT: IF R IS NOT RECEIVING BENEFITS NOW (J434 NOT 2), GO TO J443
BRANCHPOINT
J436
In what year did you start receiving benefits?

YEAR

DK  RF

J437
How much are the benefits per month or year?

AMOUNT

0  DK  RF

GO TO J714 (AFTER J442)

J441
PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J442

J714 (Tag#=J442.1)
Are the benefits adjusted for changes in the cost of living?

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

GO TO J443 BRANCHPOINT

J715 (Tag#=J442.2)
Are the benefits adjusted automatically?

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

J443 BRANCHPOINT: IF R DID NOT RECEIVE CASH SETTLEMENT (J434 NOT 3), GO TO J448 BRANCHPOINT

J443
In what year did you receive the cash settlement?

YEAR

DK  RF
J444
How much was the cash settlement?

___________ AMOUNT

DK RF

J448 BRANCHPOINT: IF R DID NOT ROLL IT OVER INTO AN IRA (J434 NOT 4), GO TO END OF J434 LOOP (AFTER J473)

J448
In what year did you roll it over?

___________ YEAR

DK RF

J449
How much did the rollover amount to?

___________ AMOUNT

DK RF

J450 BRANCHPOINT: GO TO END OF J434 LOOP (AFTER J473)

J450
Our records show that in R’s IN YEAR THAT REPORTED HAD PENSION ACCOUNT (per Z200), you had a pension account from a job 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, did you lose your benefits, did you receive or are you receiving one or more installments, or what?

[IWER: CHOOSE ALL THAT APPLY]

1. STILL HAVE ACCOUNT 2. WITHDREW THE MONEY 3. ROLLED OVER INTO IRA

4. CONVERT TO ANNUITY 5. TRANSFERRED TO NEW EMPLOYER 6. LOST BENEFITS 7. RECEIVED/RECEIVING INSTALLMENTS

95. RECORDS INACCURATE 97. OTHER (SPECIFY) 98. DK 99. RF

J451

J452 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY FROM THE PENSION ACCOUNT (J450 NOT 2), GO TO J457 BRANCHPOINT
J452
In what year did you withdraw the money?

[ ] DK [ ] RF

YEAR

J453
About how much money was withdrawn?

[ ] DK [ ] RF

AMOUNT

J667 (Tag#=J453.1)
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

J668 (Tag#=J453.2)

J457 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (J450 NOT 5), GO TO J459 BRANCHPOINT

J457
In what year did you transfer the money?

[ ] DK [ ] RF

YEAR

J458
About how much money did you transfer?

[ ] DK [ ] RF

AMOUNT
J459 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS
CONVERTED TO AN ANNUITY (J450 NOT 4), GO TO J838 BRANCHPOINT

J459
In what year did you convert to an annuity?

_________________________
YEAR

DK RF

J460
About how much money was converted to an annuity?

______________________
AMOUNT

DK RF

J461
In what year was that annuity started?

________________________
YEAR

DK RF

J462
How much are the benefits per month or year?

_______________________
AMOUNT

0 DK RF

GO TO J669

J463
PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J464
J669  (Tag#=J464.1)
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?

| 1. AS LONG AS R LIVES | 2. AS LONG AS R OR SPOUSE/PARTNER LIVES | 3. FOR A FIXED TIME PERIOD |

GO TO J674 BRANCHPOINT

J670  (Tag#=J464.2)
7. OTHER (SPECIFY)  8. DK  9. RF

GO TO J674 BRANCHPOINT

J671  (Tag#=J464.3)
What is that time period?

<table>
<thead>
<tr>
<th>OR</th>
<th>OR</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>J671 (Tag#=J464.3) UNTIL YEAR</td>
<td>J672 (Tag#=J464.4) UNTIL AGE</td>
<td>J673 (Tag#=J464.5) YEARS</td>
<td></td>
</tr>
</tbody>
</table>

J674 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 (NOT 1 and NOT 3)), GO TO J838 BRANCHPOINT

J674  (Tag#=J464.6)
If you or your [husband/wife/partner] should die, will the income from the annuity change, stay the same, or what?

<table>
<thead>
<tr>
<th>1. CHANGE</th>
<th>3. STAY THE SAME</th>
<th>7. OTHER (SPECIFY)</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>J675 (Tag#=J464.7)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

J838 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (J450 NOT 7), GO TO J465 BRANCHPOINT
J838
How much money in total did you receive in installments?

_____________  DK  RF
AMOUNT

J465 BRANCHPOINT: IF R DID NOT REPORT THAT STILL HAS THE PENSION ACCOUNT (J450 NOT 1), GO TO J469 BRANCHPOINT

J465
About how much money is in that account at the present time?

[IWER: DO NOT PROBE DK/RF]

_____________  DK  RF
AMOUNT

GO TO J469 BRANCHPOINT

J466-J468 Unfolding Sequence
Question text: Does it amount to less than $___ , more than $___ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $20,000, $50,000, $150,000
RANDOM ENTRY POINTS: $20,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J469 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (J450 NOT 3), GO TO GO TO END OF J434 LOOP (AFTER J473)

J469
In what year did you roll it over into an IRA?

_____________  DK  RF
YEAR
J470
About how much money did you roll over into an IRA?
[IWER: DO NOT PROBE DK/RF]

<table>
<thead>
<tr>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
</tr>
</tbody>
</table>

GO TO END OF J434 LOOP (AFTER J473)

J471-J473 Unfolding Sequence
Question text: Did it amount to less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $10,000, $40,000, $125,000, $300,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508
ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

***END OF J434 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS (J434 THROUGH J470 UNFOLDINGS) FOR UP TO FOUR PENSION PLANS. IF NOT, OR ALREADY HAS BEEN ASKED ABOUT FOUR PENSIONS, CONTINUE ON TO JW066_1 BRANCHPOINT.***

JW066_1 BRANCHPOINT: IF R IS IN NURSING HOME (A028=1) and HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5), GO TO J478 (AFTER JW072_1)

IF R's AGE GREATER THAN 70.5 (per A019), GO TO J478 (AFTER JW072_1)

NOTE: J705, NOT WORKING CURRENTLY AND IN PAST 2 WAVES, IS A SUMMARY VARIABLE COMPOSED OF THE FOLLOWING CONDITIONS:
(a) R REPORTED IN CURRENT IW THAT {IS NOT WORKING (J020=5) and IS NOT (UNEMPLOYED or TEMPOARILY {LAID OFF OR ON LEAVE})} (J005 {NOT 2 and NOT 3}); and
(b) Z211=1, WHICH IS THE FOLLOWING: R REPORTED BOTH {IN 2002 and IN 2004} THAT DID NOT WORK FOR PAY (J020=5).

J705=1 MEANS THAT THE VARIABLE CONDITIONS ARE TRUE.
BEGINNING OF PAST PENSION BLOCK-1
(JW066_1 — JW073_1)

JW066_1
READ SLOWLY:
Do you have any (other) pension plans 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

GO TO J478
(AFTER JW072_1)

JW067_1
The next few questions relate to retirement plans from former jobs from which you are not currently receiving any income payments, and that you have not already told me about.

Thinking first about the type of plans that give regular payments, how much do you expect to receive in total from all such plans per month or per year?

[IWER: DO NOT PROBE DK/RF]

[IWER: IF R SAYS ‘DOES NOT HAVE ANY PLANS OF THIS TYPE’, ENTER [-1]]

AMOUNT

0  -1  DK  RF

GO TO JW069_1

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

JW068_1
PER:

4. MONTH  6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

JW073_1
Now thinking about the type of plans that accumulate a balance and considering only retirement plans from former jobs from which you are not currently receiving any income payments, what is the sum of the balance in all the remaining pension plans where you expect to receive benefits in the future?

[IWER: IF R SAYS ‘ DOES NOT HAVE ANY ACCOUNT(S)’ , ENTER [-1]]

-1   DK   RF

AMOUNT’

GO TO J478 (AFTER JW072_1)

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

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

GO TO J478 (AFTER JW072_1)

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)  8. DK  9. RF

END OF PAST PENSION BLOCK-1
(JW066_1 — JW073_1)
J478
Do you currently receive any income from Social Security?

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

GO TO J501 BRANCHPOINT

J479
BRANCHPOINT: IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD (MARGINAL EMPLOYMENT OR NONE)} (J703=1), GO TO J501 BRANCHPOINT

J479
Do you expect to receive Social Security benefits at some time in the future?

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

GO TO J501 BRANCHPOINT

J719
Do you expect to get them based on your own work record only, from a current, previous or late spouse’s work record only, or both?

1. R’S OWN RECORD ONLY  5. SPOUSE’S RECORD ONLY  3. BOTH RECORDS  8. DK  9. RF

J480
At what age do you expect to start collecting these benefits?

30-96 AGE

DK RF

AGE

GO TO J487 BRANCHPOINT
If you start collecting Social Security benefits then, about how much do you expect the payments to be in today’s dollars?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

0

DK

RF

GO TO J485

GO TO J487

BRANCHPOINT

J482-J484 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $250, $500, $750, $1,750
RANDOM ENTRY POINTS: $500, $750
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J485 BRANCHPOINT: GO TO J487 BRANCHPOINT

J485

PER:

2. WEEK

3. EVERY TWO WEEKS/BI-WEEKLY

4. MONTH

6. YEAR

7. OTHER (SPECIFY)

95. LUMP SUM

98. DK

99. RF

J486

J487 BRANCHPOINT: IF THIS IS A PROXY (A009 NOT 1), GO TO J501 BRANCHPOINT

IF R’s AGE IS GREATER THAN 62 (A019>62), GO TO J493 BRANCHPOINT

IF R EXPECTS TO START COLLECTING BENEFITS AT AGE 62 (J480=62), GO TO J493 BRANCHPOINT
**J487**

---

### IF R's AGE IS LESS THAN 62:

**R IS NOT RETIRED (J005 NOT 5):**
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 IS RETIRED (J005=5):**
If you were to start collecting benefits at age 62, what do you think your Social Security benefits would be in today’s dollars?

### IF R's AGE IS 62:

**R IS NOT RETIRED (J005 NOT 5):**
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today’s dollars?

**IF R IS RETIRED (J005=5):**
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today’s dollars?

[IWER: DO NOT PROBE DK/RF]

---

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th>0</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>GO TO J491</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**J488-J490 Unfolding Sequence**

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

**PROCEDURES:** 2Up1Down, 1Up2Down
**BREAKPOINTS:** $500, $700, $900, $1,200
**RANDOM ENTRY POINTS:** $700, $900
**ENTRY POINT ASSIGNMENT:** 1 OR {NOT 1} AT X510
**ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND**

---

**J491 BRANCHPOINT: GO TO J493 BRANCHPOINT**

**J491**

**PER:**

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

---

**J492**
J493 BRANCHPOINT: IF (R’s AGE IS GREATER THAN SOCIAL SECURITY NORMAL RETIREMENT AGE) (A019 > SSNRA), GO TO J501 BRANCHPOINT

IF R EXPECTS TO START COLLECTING BENEFITS AT SOCIAL SECURITY NORMAL RETIREMENT AGE (J480 = SSNRA), GO TO J499 BRANCHPOINT

<table>
<thead>
<tr>
<th>YEAR OF BIRTH</th>
<th>SS RETIREMENT AGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1937 or earlier</td>
<td>65</td>
</tr>
<tr>
<td>1938</td>
<td>65 and 2 months</td>
</tr>
<tr>
<td>1939</td>
<td>65 and 4 months</td>
</tr>
<tr>
<td>1940</td>
<td>65 and 6 months</td>
</tr>
<tr>
<td>1941</td>
<td>65 and 8 months</td>
</tr>
<tr>
<td>1942</td>
<td>65 and 10 months</td>
</tr>
<tr>
<td>1943-1954</td>
<td>66</td>
</tr>
<tr>
<td>1955</td>
<td>66 and 2 months</td>
</tr>
<tr>
<td>1956</td>
<td>66 and 4 months</td>
</tr>
<tr>
<td>1957</td>
<td>66 and 6 months</td>
</tr>
<tr>
<td>1958</td>
<td>66 and 8 months</td>
</tr>
<tr>
<td>1959</td>
<td>66 and 10 months</td>
</tr>
<tr>
<td>1960 and later</td>
<td>67</td>
</tr>
</tbody>
</table>
IF R’s AGE IS LESS THAN SOCIAL SECURITY NORMAL RETIREMENT AGE (A019 > SSNRA):

R IS NOT RETIRED (J005 NOT 5):
If you were to retire at your Social Security normal retirement age and collect benefits, what do you think your Social Security benefits would be in today’s dollars?

IF R IS RETIRED (J005=5):
If you were to start collecting benefits at your Social Security normal retirement age, what do you think your Social Security benefits would be in today’s dollars?

IF R’s AGE IS SOCIAL SECURITY NORMAL RETIREMENT AGE (A019=SSNRA):

R IS NOT RETIRED (J005 NOT 5):
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today’s dollars?

IF R IS RETIRED (J005=5):
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today’s dollars?

[IWER: DO NOT PROBE DK/RF]

---

J494-J496 Unfolding Sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $600, $900, $1,200, $1,500
RANDOM ENTRY POINTS: $900, $1,200
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J497 BRANCHPOINT: GO TO J499 BRANCHPOINT

J497

PER:

2. WEEK  3. EVERY TWO WEEKS/BI-WEEKLY  4. MONTH

6. YEAR  7. OTHER (SPECIFY)  8. DK  9. RF

J498

J499 BRANCHPOINT: IF R’S AGE IS GREATER THAN 62, GO TO J501 BRANCHPOINT
J499

IF R IS CURRENTLY WORKING (J020=1):
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?

OTHERWISE:
If you 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
4. WOULD STOP
7. OTHER (SPECIFY)
8. DK
9. RF

J845
**J501 BRANCHPOINT: IF R IS IN NURSING HOME (A028=1) and HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5) and DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1), GO TO J578**

IF R REPORTED {IN CURRENT IW and IN THE LAST TWO WAVES} THAT WAS NOT WORKING (J705=1), GO TO J578

IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J578

IF THIS IS A PROXY INTERVIEW and R IS CURRENTLY WORKING (J020=1), GO TO J676 (AFTER J504)

IF THIS IS A PROXY INTERVIEW and R IS NOT CURRENTLY WORKING (J020 NOT 1), GO TO J596 BRANCHPOINT

IF R IS NOT CURRENTLY WORKING (J020 NOT 1), GO TO J517

IF R IS CURRENTLY SELF-EMPLOYED (J021=2) and R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2) and (((START DATE FOR CURRENT JOB per J248&J249) ≤ R's LAST IW MONTH, YEAR) or WE DON’T KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ((J248 or J249)={DK or RF or EMPTY})), GO TO J676 (AFTER J504)

IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1) or R {DID NOT REPORT THAT HAS SAME JOB TITLE and DID NOT PREPARE THAT IS RETIRED R WORKING FOR SAME EMPLOYER} AS AT LAST IW (J058={NOT 1 and NOT 3}), CONTINUE ON TO J501

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J676 (AFTER J504)

**NOTE: QUESTIONS J501 THROUGH J504 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER OR JOB TITLE SINCE R’s LAST IW, OR FOR WHOM IT IS UNCERTAIN, {{J045 NOT 1} or {J058 {NOT 1 and NOT 3}}}) IS ALSO ASKED THIS SERIES. IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4TH WAVE THEREAFTER (E.G., IN 2016). THESE Rs WILL NOT BE ASKED IN 2006.**

**J501**

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

<table>
<thead>
<tr>
<th>NUMBER OF YEARS</th>
<th></th>
<th>GO TO J676 (AFTER J504)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>DK</td>
<td>RF</td>
</tr>
</tbody>
</table>

**J502**

(For someone with this much formal schooling,) About how much experience do you think it would take to become good at your job?

<table>
<thead>
<tr>
<th></th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>
AMOUNT OF EXPERIENCE

GO TO J676
(AFTER J504)

J503
UNIT:

1. HOURS  2. WEEKS  4. MONTHS  6. YEARS

7. OTHER (SPECIFY)  8. DK  9. RF

J676 (Tag#=J504.1)
Is your current job covered by FICA where social security taxes are paid?
(Do you pay social security taxes?)

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

J505 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW and R IS CURRENTLY WORKING (J020=1), GO TO J553

NOTE: THIS BRANCHPOINT IS INTENDED TO JUMP OUT THOSE WHO JUMPED TO J676 UNDER IDENTICAL CONDITIONS AT THE 501 BRANCHPOINT

J505
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 J514

J506
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

J507
Are you looking for part-time or full-time work?

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

J508
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 J510

GO TO J510

J509
How would it be different?

DK RF

J510
During the past four weeks, what have you been doing to find another job?

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

1. CHECKED WITH PUBLIC EMPLOYMENT AGENCY 2. CHECKED WITH PRIVATE EMPLOYMENT AGENCY 3. VISITED EMPLOYERS DIRECTLY 4. TELEPHONED OR WROTE EMPLOYERS DIRECTLY 5. ASKED FRIENDS OR RELATIVES 6. PLACED OR ANSWERED ADS 7. READ ADS 8. DIDN'T DO ANYTHING SPECIFIC 97. OTHER (SPECIFY) 98. DK 99. RF

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

J512
How many employers did you visit?

DK RF

NUMBER OF EMPLOYERS

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

J513
How many employers did you call or write?

DK RF

NUMBER OF EMPLOYERS

J514 BRANCHPOINT: IF R WAS ASKED WHAT S/HE WAS DOING TO FIND ANOTHER JOB AT J510, GO TO J517 BRANCHPOINT
J514
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)  8. DK  9. RF

J517 BRANCHPOINT: IF R HAS SAME JOB TITLE AS R’s LAST IW (J058=1) or (R IS SELF-EMPLOYED (J021=2) and WAS SELF-EMPLOYED AT R’s LAST IW (Z136=2) and (START DATE FOR CURRENT JOB per J248&J249 ≤ R’s LAST IW MONTH, YEAR)) and WE KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ((J248 or J249) (NOT DK and NOT RF and NOT EMPTY)), GO TO J544

OTHERWISE, GO TO J537

J517
Have you been doing anything to find work during the last four weeks?

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

GO TO J527

J518
Are you looking for part-time or full-time work?

1. PART-TIME  2. FULL-TIME  3. EITHER KIND  8. DK  9. RF
J519
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 J521

GO TO J521

J520
How would it be different?

______________________________

DK  RF

______________________________
J521
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 SAYS ‘NO AMOUNT’, ENTER [-1]]
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]
[IWER: DO NOT PROBE DK/RF]

0  -1  DK  RF

AMOUNT

GO TO J522  GO TO J524

NOTE: -1 RESPONSES RECORDED DURING DATA COLLECTION ARE RECODED AS -2 IN DATA DISTRIBUTION FILES.

J842-J844 Unfolding Sequence
Question text: Would it amount to less than $____ per year, more than $____ per year, or what?
PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $12,000, $16,000, $20,000, $32,000
RANDOM ENTRY POINTS: $16,000, $20,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X502
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J522 BRANCHPOINT: GO TO J524

J522
[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  7. OTHER (SPECIFY)  8. DK  9. RF

J523
J524
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.]

1. READ ADS
2. ATTEND SCHOOL OR RECEIVED OTHER TRAINING
3. CHECKED WITH PUBLIC EMPLOYMENT AGENCY
4. CHECK WITH PRIVATE EMPLOYMENT AGENCY
5. VISITED EMPLOYERS DIRECTLY
6. TELEPHONED OR WROTE EMPLOYERS DIRECTLY
7. ASKED FRIENDS OR RELATIVES
8. PLACED OR ANSWERED ADS
96. DIDN’T DO ANYTHING SPECIFIC
97. OTHER (SPECIFY) 98. DK 99. RF

GO TO J535

NOTE: CODE "96. DIDN’T DO ANYTHING SPECIFIC" CANNOT BE SELECTED WITH ANY OTHER CODE.

J526 BRANCHPOINT: IF R (DID NOT VISIT and DID NOT TELEPHONE) ANY EMPLOYERS DIRECTLY (J524 (NOT 5 and NOT 6)), GO TO J578

J526
How many employers did you [visit/call or write/visit, call, or write]?

NUMBER OF EMPLOYERS VISITED, CALLED OR WRITTEN

GO TO J578

J527
Do you currently want a job, either full-time or part-time?

1. YES 3. DEPENDS 5. NO 6. CAN’T WORK 8. DK 9. RF

GO TO J529  GO TO J578  GO TO J529
Would you prefer part-time or full-time?

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

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 SAYS ‘NO AMOUNT’, ENTER [-1]]
[IWER: IF R SAYS ‘UNABLE TO WORK’, ENTER [-2]]
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]

AMOUNT
0  -1  -2  DK  RF

NOTE: NOTE: THIS -1 RESPONSE RECORDED DURING DATA COLLECTION IS RECODED AS -3 IN DATA DISTRIBUTION FILES.

J530-J532 Unfolding Sequence
Question text: Would it amount to less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $12,000, $16,000, $20,000, $32,000
RANDOM ENTRY POINTS: $16,000, $20,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X503
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J533 BRANCHPOINT: GO TO J535

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  7. OTHER (SPECIFY)  8. DK  9. RF

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

J537 BRANCHPOINT: GO TO J578

J537

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

J538 BRANCHPOINT: IF R DID NOT REPORT THAT HAS SAME EMPLOYER AS AT LAST IW (J045 NOT 1) or R (DID NOT REPORT THAT HAS SAME JOB TITLE and DID NOT PREPORT THAT IS RETIRED R WORKING FOR SAME EMPLOYER) AS AT LAST IW (J058=(NOT 1 and NOT 3)), CONTINUE ON TO J538

IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J544

NOTE: QUESTIONS J538 THROUGH J543 ARE ALWAYS ASKED OF NEW INTERVIEW Rs. ANY REINTERVIEW R WHO CHANGED HIS/HER EMPLOYER OR JOB TITLE SINCE R’s LAST IW, OR FOR WHOM IS UNCERTAIN, ((J045 NOT 1) or (J058 (NOT 1 and NOT 3))) IS ALSO ASKED THIS SERIES.

IN ADDITION, ALL OTHER REINTERVIEW Rs WHO WORK FOR THE SAME EMPLOYER AS AT R’s LAST IW WILL BE ASKED THIS SERIES IN 2008 AND EVERY 4” WAVE THEREAFTER (E.G., IN 2016); THEY WERE LAST ASKED IN 2002. THESE Rs WILL NOT BE ASKED IN 2006.

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>J538</td>
<td>My job requires</td>
<td>lots of physical effort.</td>
<td>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?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>J539</td>
<td>(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?)</td>
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<tr>
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<td>--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J540</td>
<td>(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?)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J541</td>
<td>(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?)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>J542</td>
<td>(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?)</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>J543</td>
<td>(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?)</td>
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</tbody>
</table>

J544

**IF R WAS READ J537 (J537=1):**

(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?)

**OTHERWISE:**

Thinking of your job, please tell me how often this statement is true.

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?

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>4. NONE OR ALMOST NONE OF THE TIME</td>
<td>8. DK</td>
<td>9. RF</td>
</tr>
</tbody>
</table>
J545
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.

<table>
<thead>
<tr>
<th></th>
<th>1. STRONGLY AGREE</th>
<th>2. AGREE</th>
<th>3. DISAGREE</th>
<th>4. STRONGLY DISAGREE</th>
<th>8. DK</th>
<th>9. RF</th>
</tr>
</thead>
<tbody>
<tr>
<td>J546</td>
<td>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?</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>J547</td>
<td>My job involves a lot of stress. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)</td>
<td></td>
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<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>1. STRONGLY AGREE</td>
<td>2. AGREE</td>
<td>3. DISAGREE</td>
<td>4. STRONGLY DISAGREE</td>
<td>8. DK</td>
<td>9. RF</td>
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</tr>
<tr>
<td>J548</td>
<td>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?)</td>
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<td></td>
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<tr>
<td>J549</td>
<td>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?)</td>
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</tr>
<tr>
<td>J550</td>
<td>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?)</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
J551 BRANCHPOINT: IF R IS SELF-EMPLOYED (J021=2), GO TO J552

<table>
<thead>
<tr>
<th>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?)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. STRONGLY AGREE</td>
</tr>
</tbody>
</table>

J552
I really enjoy going to work. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)

J553
Are you doing any other work for pay now, such as (a/another) business of your own, a second job or the military reserves?

<table>
<thead>
<tr>
<th>YES</th>
<th>NO</th>
<th>DK</th>
<th>RF</th>
</tr>
</thead>
</table>

GO TO J564

J554
Is this your own business, a second job, the military reserves, or what?
[IWER: CHOOSE ALL THAT APPLY]

<table>
<thead>
<tr>
<th>OWN BUSINESS</th>
<th>SECOND JOB</th>
<th>MILITARY RESERVES</th>
<th>OTHER (SPECIFY)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. OWN BUSINESS</td>
<td>2. SECOND JOB</td>
<td>3. MILITARY RESERVES</td>
<td>7. OTHER (SPECIFY)</td>
</tr>
<tr>
<td>8. DK</td>
<td>9. RF</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

J555

J556
How many hours a week do you usually work on [this other job/these other jobs]?

HOURS

DK
RF

J557
Counting paid vacations as weeks of work, how many weeks a year do you usually work on (this other job/these other jobs)?

DK
RF
J558
About how much do you earn before taxes from [this other job/these other jobs]?

[IWER: DO NOT PROBE DK/RF]

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

0  DK  RF

J559-J561 Unfolding Sequence
Question text: Does it amount to less than $____ per year, more than $____ per year, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $5,000, $10,000, $20,000, $30,000
RANDOM ENTRY POINTS: $10,000, $20,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X504
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J562 BRANCHPOINT: GO TO J564

J562
[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  7. OTHER (SPECIFY)  8. DK  9. RF

J563
J564
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?

95 NO USUAL AGE
96 ANSWER IN YEARS OF SERVICE
DK RF

40-94 YEARS OF AGE
GO TO J566 BRANCHPOINT

J565
ENTER USUAL NUMBER OF YEARS OF SERVICE:

DK RF

1-50 YEARS OF SERVICE

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

J566
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.]

1. STOP WORK ALTOGETHER
2. NEVER STOP WORK
3. NOT GIVEN MUCH THOUGHT
4. NO CURRENT PLANS, CONTINUE AS IS
5. REDUCE WORK HOURS
6. CHANGE KIND OF WORK
7. WORK FOR MYSELF
8. WORK UNTIL MY HEALTH FAILS
97. OTHER (SPECIFY)
98. DK
99. RF

J568 BRANCHPOINT: IF R PLANS TO STOP WORKING ALTOGETHER (J566=1), CONTINUE ON TO J568
OTHERWISE, GO TO J570 BRANCHPOINT
J568
At what age do you plan to stop working?
25-94 YEARS OF AGE

95 NEVER
96 YEAR GIVEN
DK RF

YEARS OF AGE

GO TO J570 BRANCHPOINT

J570 BRANCHPOINT: IF R SAID (HAD NOT GIVEN MUCH THOUGHT or HAD NO CURRENT) RETIREMENT PLANS (J566=(3 or 4)), CONTINUE ON TO J570
OTHERWISE, GO TO J572 BRANCHPOINT

J569
ENTER YEAR PLANNING TO STOP WORKING:

2005-2024

YEAR PLANNING TO STOP WORKING

GO TO J572 BRANCHPOINT

J570
At what age do you think you will stop working?
25-94 YEARS OF AGE

95 NEVER
96 YEAR GIVEN
DK RF

YEARS OF AGE

GO TO J572 BRANCHPOINT

J572 BRANCHPOINT: IF R DID NOT SAY S/HE PLANS TO REDUCE WORK HOURS (J566 NOT 5), GO TO J574 BRANCHPOINT
J572
At what age do you plan to start working fewer hours?
25–94 YEARS OF AGE


GO TO J574 BRANCHPOINT

J573
ENTER YEAR PLANNING TO START WORKING FEWER HOURS:


2006-2024 YEAR PLANNING TO START WORKING FEWER HOURS

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

J574
At what age do you plan to change the kind of work you do?
25–94 YEARS OF AGE


GO TO J576 BRANCHPOINT

J575
ENTER YEAR PLANNING TO CHANGE WORK:


2005-2024 YEAR PLANNING TO CHANGE WORK
J576 BRANCHPOINT: IF R DOES NOT PLAN TO WORK FOR HIM/HERSELF (J566 NOT 7), GO TO J578

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

25-94 YEARS OF AGE

95 NEVER  96 YEAR GIVEN  DK  RF

YEARS OF AGE

GO TO J578

GO TO J578

J577
ENTER YEAR PLANNING TO START SELF-EMPLOYMENT:

DK  RF

2005-2024
YEAR STARTING SELF EMPLOYMENT

J578
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

GO TO J709 (AFTER J581)

7. QUESTION NOT RELEVANT TO R, DOESN’T WORK FOR PAY OR IS HOMEMAKER, ETC.

8. DK  9. RF

GO TO J596 BRANCHPOINT
J580 BRANCHPOINT: IF R IS COMPLETELY RETIRED NOW (J578=1) and (WAS COMPLETELY RETIRED AT R’s LAST IW (Z134=1) or (R WAS RETIRED and WE DON’T KNOW WHETHER IT WAS COMPLETELY (Z124=1 and (Z134 = EMPTY))}, GO TO J709 (AFTER J581)

IF R IS PARTLY RETIRED (J578=3) and WAS PARTLY RETIRED AT R’s LAST IW (Z134=3), GO TO J709 (AFTER J581)

IF R GAVE YEAR S/HE RETIRED AT J018, GO TO J709 (AFTER J581)

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

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

J580
MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

J581
YEAR

J709 (Tag#=J581.1)
IF R IS PARTLY RETIRED OR IS NOT RETIRED (J578=(3 or 5)):
How much have you thought about retirement — a lot, some, a little, or hardly at all?

IF R IS COMPLETELY RETIRED (J578=1):
Before you retired, how much did you think about retirement — a lot, some, a little, or hardly at all?

J583 BRANCHPOINT: IF R IS IN NURSING HOME (A028=1) and HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5) and DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1), GO TO J650 (J ASSIST)

IF R REPORTED {IN CURRENT IW and IN THE LAST TWO WAVES} THAT WAS NOT WORKING (J705=1) and R IS NOT COMpletely RETIRED (J578 NOT 1), GO TO J650 (J ASSIST)

IF R REPORTED {IN CURRENT IW and IN THE LAST TWO WAVES} THAT WAS NOT WORKING (J705=1), GO TO J584 BRANCHPOINT

IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J612 BRANCHPOINT

IF R IS NOT RETIRED AT ALL (J578=5), GO TO J589 BRANCHPOINT

IF R IS PARTLY RETIRED (J578=3) and {WAS PARTLY RETIRED AT R’S LAST IW (Z134=3) or (R WAS RETIRED and WE DON’T KNOW WHETHER IT WAS PARTLY (Z124=1 and {Z134= EMPTY))}, GO TO J589 BRANCHPOINT

IF R IS COMPLETELY RETIRED NOW (J578=1) and {WAS COMPLETELY RETIRED AT R’S LAST IW (Z134=1) or (R WAS RETIRED and WE DON’T KNOW WHETHER IT WAS COMPLETELY (Z124=1 and (Z134= EMPTY))}, GO TO J584

J583

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

J584 BRANCHPOINT: IF R IS NOT COMPLETELY RETIRED (J578 NOT 1), GO TO J589 BRANCHPOINT

J584

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 BRANCHPOINT: IF R REPORTED {IN CURRENT IW and IN THE LAST TWO WAVES} THAT WAS NOT WORKING (J705=1), GO TO J650 (J ASSIST)
J585  
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

J586 BRANCHPOINT: IF R WAS COMPLETELY RETIRED AT R’s LAST IW (Z134=1) or (R WAS RETIRED and WE DON’T KNOW WHETHER IT WAS COMPLETELY (Z124=1 and (Z134 = EMPTY))), GO TO J596 BRANCHPOINT

J586  
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
<table>
<thead>
<tr>
<th>J588_1</th>
<th>Poor health. (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)</th>
</tr>
</thead>
<tbody>
<tr>
<td>J588_2</td>
<td>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?)</td>
</tr>
<tr>
<td>J588_3</td>
<td>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?)</td>
</tr>
<tr>
<td>J588_4</td>
<td>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?)</td>
</tr>
</tbody>
</table>
J589 Now I’m going to read you a list of things that some people say are good about retirement.

IF R IS COMPLETELY RETIRED (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
<table>
<thead>
<tr>
<th>J591</th>
<th>1. VERY IMPORTANT</th>
<th>2. MODERATELY IMPORTANT</th>
<th>3. SOMewhat IMPORTANT</th>
<th>4. NOT IMPORTANT AT ALL</th>
<th>8. DK</th>
<th>9. RF</th>
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<tbody>
<tr>
<td>J591_1</td>
<td>Being your own boss.</td>
<td></td>
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<td></td>
<td>([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)</td>
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<tr>
<td>J591_2</td>
<td>Being able to take it easy.</td>
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<td>([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)</td>
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<tr>
<td>J591_3</td>
<td>Having the chance to travel.</td>
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<td>([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)</td>
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</tbody>
</table>
Now for things that some people say are bad about retirement.

IF R IS COMPLETELY RETIRED (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 (J578=1):
Does this bother you a lot, somewhat, a little, or not at all?

IF R IS PARTLY RETIRED (J578=2):
Does this worry you a lot, somewhat, a little, or not at all?

OTHERWISE (J578 {NOT 1 and NOT 2}):
Does this worry you a lot, somewhat, a little, or not at all?

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<td>J594_1</td>
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<td>Not doing anything productive or useful.</td>
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<tr>
<td>(Does this [bother/worry] you a lot, somewhat, a little, or not at all?)</td>
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<td>J594_2</td>
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<tr>
<td>Illness or disability.</td>
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<tr>
<td>(Does this [bother/worry] you a lot, somewhat, a little, or not at all?)</td>
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<tr>
<td>J594_3</td>
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<tr>
<td>Not having enough income to get by.</td>
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<tr>
<td>(Does this [bother/worry] you a lot, somewhat, a little, or not at all?)</td>
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<tr>
<td>BRANCHPOINT: IF THIS IS A NEW INTERVIEW R (Z076 NOT 1), GO TO J650 (J ASSIST)</td>
<td>IF R IS STILL WORKING FOR LAST IW EMPLOYER (J045=1), GO TO J612 BRANCHPOINT</td>
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<tr>
<td>IF R WAS WORKING FOR SOMEONE ELSE LAST IW (Z136=1) and DID NOT GIVE A (MONTH AND YEAR) THAT S/HE STOPPED WORKING FOR THAT EMPLOYER (J063 and J064={DK or RF}), GO TO J612 BRANCHPOINT</td>
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<tr>
<td>IF R WAS WORKING FOR SOMEONE ELSE LAST IW (Z136=1) and STARTED WORKING AT CURRENT JOB/BUSINESS (per J248&amp;J249) LESS THAN 2 MONTHS FROM WHEN S/HE STOPPED WORKING FOR LAST IW EMPLOYER (per J063&amp;J064), GO TO J612 BRANCHPOINT</td>
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<td>IF R WAS SELF-EMPLOYED AT LAST IW (Z136=2) and DID NOT GIVE (MONTH AND YEAR) THAT S/HE STOPPED WORKING AT THAT BUSINESS (J023&amp;J024={DK or RF}), GO TO J612 BRANCHPOINT</td>
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<td>IF R WAS SELF-EMPLOYED AT LAST IW (Z136=2) and IS CURRENTLY SELF-EMPLOYED (J021=2) and (MONTH AND YEAR) STARTED WORKING FOR CURRENT BUSINESS (per J248&amp;J249) IS SAME AS OR BEFORE (MONTH (per Z092) AND YEAR (per Z093)) OF LAST IW or WE DON’T KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ((J248 or J249)={DK or RF or EMPTY})), GO TO J612 BRANCHPOINT</td>
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<tr>
<td>IF (MONTH AND YEAR) R STARTED CURRENT JOB/BUSINESS (per J248&amp;J249) IS ON OR BEFORE (MONTH AND YEAR) OF R’s LAST IW or (WE DON’T KNOW (MONTH or YEAR) WHEN R STARTED CURRENT JOB ((J248 or J249)={DK or RF or EMPTY}) and R IS WORKING NOW (J020 NOT 5)), GO TO J612 BRANCHPOINT</td>
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<tr>
<td>IF R WAS SELF-EMPLOYED AT LAST IW (Z136=2) and (MONTH AND YEAR) R STARTED CURRENT JOB/BUSINESS (per J248&amp;J249) IS LESS THAN 2 MONTHS FROM (MONTH AND YEAR) S/HE STOPPED WORKING FOR SELF (per J023&amp;J024), GO TO J612 BRANCHPOINT</td>
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<tr>
<td>IF R IS CURRENTLY WORKING (J020=1) and DID NOT GIVE (MONTH AND YEAR) S/HE STARTED CURRENT JOB/BUSINESS (per J248&amp;J249), GO TO J612 BRANCHPOINT</td>
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</table>
J596

IF R IS CURRENTLY WORKING (J020=1):
Between [MONTH, YEAR STOPPED WORKING FOR LAST IN [EMPLOYER (per J063\&J064)/SELF (per J023\&J024)]/R’s LAST IW MONTH, YEAR] and [MONTH, YEAR STARTED WORKING FOR CURRENT [EMPLOYER]/SELF] (per J248\&J249)] did you do any work for pay?

OTHERWISE:
Since [MONTH, YEAR STOPPED WORKING FOR LAST IW [EMPLOYER (per J063\&J064)/SELF (per J023\&J024)]/R’s LAST IW MONTH, YEAR] did you do any work for pay?

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

GO TO J612 BRANCHPOINT
J597

IF R IS CURRENTLY WORKING (J020 = 1):
During which months between [MONTH, YEAR STOPPED WORKING FOR LAST IW [EMPLOYER (per J063 & J064)/SELF (per J023 & J024)]/R’s LAST IW MONTH, YEAR] and
MONTH, YEAR STARTED WORKING FOR (CURRENT EMPLOYER OR SELF) (per J248 & J249) did you work for pay?

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

[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]

<table>
<thead>
<tr>
<th>MONTHS IN 2004</th>
<th>MONTHS IN 2005</th>
<th>MONTHS IN 2006</th>
<th>OTHER YEARS</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) JAN 04</td>
<td>(14) JAN 05</td>
<td>(27) JAN 06</td>
<td>(41) ALL OF 2004 (AFTER PREV IW MO)</td>
</tr>
<tr>
<td>(2) FEB 04</td>
<td>(15) FEB 05</td>
<td>(28) FEB 06</td>
<td>(42) ALL OF 2003 (AFTER PREV IW MO)</td>
</tr>
<tr>
<td>(3) MAR 04</td>
<td>(16) MAR 05</td>
<td>(29) MAR 06</td>
<td>(43) ALL OF 2003</td>
</tr>
<tr>
<td>(4) APR 04</td>
<td>(17) APR 05</td>
<td>(30) APR 06</td>
<td>(44) ALL OF 2002 (AFTER PREV IW MO)</td>
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<tr>
<td>(5) MAY 04</td>
<td>(18) MAY 05</td>
<td>(31) MAY 06</td>
<td>(45) ALL OF 2002</td>
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<tr>
<td>(6) JUN 04</td>
<td>(19) JUN 05</td>
<td>(32) JUN 06</td>
<td>(46) ALL OF 2001 (AFTER PREV IW MO)</td>
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<tr>
<td>(7) JUL 04</td>
<td>(20) JUL 05</td>
<td>(33) JUL 06</td>
<td>(47) ALL OF 2001</td>
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<td>(8) AUG 04</td>
<td>(21) AUG 05</td>
<td>(34) AUG 06</td>
<td>(48) ALL OF 2000 (AFTER PREV IW MO)</td>
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<td>(9) SEP 04</td>
<td>(22) SEP 05</td>
<td>(35) SEP 06</td>
<td>(49) ALL OF 2000</td>
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<td>(10) OCT 04</td>
<td>(23) OCT 05</td>
<td>(36) OCT 06</td>
<td>(50) ALL OF 1999 (AFTER PREV IW MO)</td>
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<td>(11) NOV 04</td>
<td>(24) NOV 05</td>
<td>(37) NOV 06</td>
<td>(51) ALL OF 1999</td>
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<tr>
<td>(12) DEC 04</td>
<td>(25) DEC 05</td>
<td>(38) DEC 06</td>
<td>(52) ALL OF 1998 (AFTER PREV IW MO)</td>
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<tr>
<td>(13) ALL OF 2004</td>
<td>(26) ALL OF 2005</td>
<td>(39) ALL OF 2006 TO DATE</td>
<td>(53) ALL OF 1998</td>
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<td>(54) ALL OF 1997 (AFTER PREV IW MO)</td>
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<td>(55) ALL OF 1997</td>
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<td>(56) ALL OF 1996 (AFTER PREV IW MO)</td>
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<td>(57) ALL OF 1996</td>
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<td>(58) ALL OF 1995 (AFTER PREV IW MO)</td>
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<td>(59) ALL OF 1995</td>
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<td>(60) ALL OF 1994 (AFTER PREV IW MO)</td>
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<td>(61) ALL OF 1994</td>
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<td>(62) ALL OF 1993 (AFTER PREV IW MO)</td>
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<td>(63) ALL OF 1993</td>
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<td>(64) ALL OF 1992 (AFTER PREV IW MO)</td>
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<td>(65) OTHER (SPECIFY) [J598]</td>
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<td>(98) DK</td>
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<td>(99) RF</td>
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</tbody>
</table>

**NOTE:** AT J597, ABOVE, 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  
During these months, how many hours per week did you usually work?  

_________  HOURS  

DK  RF  

J600  
On average, how much were you earning before deductions during these months?  
[IWER: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS]  
[IWER: DO NOT PROBE DK/RF]  

_________  AMOUNT  

0  DK  RF  

GO TO J604  GO TO J606  

J601-J603 Unfolding Sequence  
Question text: Did it amount to a total of $____ per month, more than $____ per month, or what?  
PROCEDURES: 2Up1Down, 1Up2Down  
BREAKPOINTS: $250, $750, $1,500, $4,000  
RANDOM ENTRY POINTS: $750, $1,500  
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X505  
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND  

J604 BRANCHPOINT: GO TO J606  

J604  
[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  7. OTHER (SPECIFY)  8. DK  9. RF  

J605
J606

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 J612 BRANCHPOINT

J607

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]

1. BUSINESS CLOSED  
2. LAID OFF/LET GO  
3. POOR HEALTH/DISABLED  
4. FAMILY CARE  
5. BETTER JOB

GO TO J612 BRANCHPOINT

6. QUIT  
7. RETIRED  
97. OTHER (SPECIFY)  
98. DK  
99. RF

J609

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

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

GO TO J612 BRANCHPOINT
How did it change?

[IIER: 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)
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)
98. DK
99. RF

J612 BRANCHPOINT: IF R DID NOT REPORT THAT IS CURRENTLY WORKING (J020=(5 or DK or RF)) and DID NOT REPORT AT R’s LAST IW THAT WAS WORKING FOR PAY (Z123 NOT 1) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN (LEAVING LAST IW EMPLOYER AND {THE PRESENT OR START OF CURRENT EMPLOYMENT}) (J596=(5 or DK or RF)), GO TO J650 (J ASSIST)

IF R IS NOT WORKING (J020=5) and STOPPED WORKING MORE THAN A YEAR AGO (per {J063&J064 or J023&J024 or J017&J018}) and R DID NOT SAY THAT WORKED SINCE STOPPED (J596=(5 or 8 or 9)), GO TO J613 BRANCHPOINT

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

[IIER: COUNT PAID SICK TIME AS WORK TIME]

WKES
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 J650 (J ASSIST)

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

0  DK  RF

SPECIAL INCENTIVES

GO TO J650 (J ASSIST)
J616
In what month and year was the (first/last) special incentive offered?

[IWER: MONTH ENTERED MUST BE BETWEEN [NOV. YEAR 2 YEARS AGO/REINTERVIEW R’s LAST IW MONTH, YEAR] AND CURRENT LAST IW MONTH, YEAR]

J616
MONTH:

1. JAN  2. FEB  3. MAR  4. APR  5. MAY  6. JUN  7. JUL

J617
YEAR

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

J619
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 2091)  2. CURRENT EMPLOYER NAME (per JW158)  7. OTHER (SPECIFY)  8. DK  9. RF
J621
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)   8. DK   9. RF

J622

J623 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE A CASH BONUS (J621 NOT 1), GO TO J627 BRANCHPOINT

J623
How much did the cash bonus offer amount to?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK   RF

GO TO J627 BRANCHPOINT

J624-J626 Unfolding Sequence
Question text: Did it amount to less than $____ , more than $____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $15,000, $25,000, $50,000, $75,000
RANDOM ENTRY POINTS: $25,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J627 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE IMPROVED PENSION BENEFIT (J621 NOT 2), GO TO J633 BRANCHPOINT
J627

How much did the extra pension benefit offer amount to?

[IWER: DO NOT PROBE DK/RF]

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

AMOUNT

0  DK  RF

GO TO J631

J633 BRANCHPOINT

J628–J630 unfolding sequence

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

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $3,000, $5,000, $12,000, $36,000
RANDOM ENTRY POINTS: $5,000, $12,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J631 BRANCHPOINT: GO TO J633 BRANCHPOINT

J631

[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)  98. DK  99. RF

J632

J633 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE TEMPORARY MEDICAL INSURANCE (J621 NOT 4), GO TO J636 BRANCHPOINT
J633
Until what age was the temporary medical insurance offered?

J634
[IWER: PROBE IF NECESSARY]
For how many years was the temporary medical insurance offered?

J635
[IWER: PROBE IF NECESSARY]
Until which year was the temporary medical insurance offered?

J636 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE TEMPORARY CASH BENEFITS (J621 NOT 5), GO TO J642 BRANCHPOINT
J636
How much did the temporary cash benefits offer amount to?

<table>
<thead>
<tr>
<th>AMOUNT</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>DK</td>
</tr>
<tr>
<td>RF</td>
<td></td>
</tr>
</tbody>
</table>

GO TO J639

J637
[IWER: PROBE IF NECESSARY]
Was that per month or year?

PER:

<table>
<thead>
<tr>
<th>PER</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2. WEEK</td>
<td>4. MONTH</td>
</tr>
</tbody>
</table>

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

J638

J639
Until what age was the temporary cash benefit offered?

<table>
<thead>
<tr>
<th>AGE</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>95 NUMBER OF YEARS GIVEN</td>
<td>96 ANSWERED YEAR</td>
</tr>
</tbody>
</table>

GO TO J642 BRANCHPOINT

J640
[IWER: PROBE IF NECESSARY]
For how many years was the temporary cash benefit offered?

<table>
<thead>
<tr>
<th>YEARS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>DK</td>
<td>RF</td>
</tr>
</tbody>
</table>

GO TO J642 BRANCHPOINT

J641
[IWER: PROBE IF NECESSARY]
Until which year was the temporary cash benefit offered?

<table>
<thead>
<tr>
<th>YEAR</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>DK</td>
<td>RF</td>
</tr>
</tbody>
</table>

J642 BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE ADDITIONAL YEARS OF SERVICE CREDIT (J621 NOT 6), GO TO J643 BRANCHPOINT
J642  How many years of service credit were you offered?


YEARS

J643  BRANCHPOINT: IF R’s OFFER DID NOT INCLUDE OTHER INCENTIVES (J621 NOT 7), GO TO J644

J643  IF R MENTIONS OTHER INCENTIVES ONLY (J621=7 ONLY):
Altogether, how much did the incentive offer amount to?

OTHERWISE:
(Not including [the cash bonus, /(and) improved pension benefits, /(and) permanent medical insurance, /(and) temporary medical insurance, /(and) temporary cash benefit, /(and) additional years of service credited,])
what was the value of the other part of the (first/second) incentive offer?

NOTE: “and” IS INSERTED BETWEEN THE LAST ITEM ON THE LIST AND ITS PREDECESSOR.


AMOUNT

NOTE: ALL TYPES OF INCENTIVES SELECTED AT J621 ARE INCLUDED IN THE QUESTION TEXT.
J644
Did you accept the incentive and leave that employer?

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

GO TO J646

J645
Was the special incentive important in your decision, or would you probably have left at about that time anyway?

1. IMPORTANT IN R’s DECISION  5. R WOULD HAVE LEFT ANYWAY  8. DK  9. RF

GO TO END OF J616 LOOP (AFTER J646)

J646
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

***END OF J616 LOOP: REPEAT QUESTIONS J616 THROUGH J646 IF MORE THAN ONE EARLY OUT WINDOW WAS OFFERED. IF NOT, CONTINUE ON TO J650.***

J650
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

GO TO SECTION K