

**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.**

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**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 3<sup>RD</sup> 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 4<sup>TH</sup> 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 \*\***

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**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/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; J703=0 or 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.

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\* 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.

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FINAL VERSION 2 — 10/09/2007

J005

Now I'm going to ask you some questions about your current employment situation.

Are you working now, temporarily laid off, unemployed and looking for work, disabled and unable to work, retired, a homemaker, or what?

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

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

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

J007

In what month and year did you become unemployed?

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

J007  
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			
J008		YEAR				

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

J010

Do you expect to go back to this job?

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

J011

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

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

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FINAL VERSION 2 — 10/09/2007

J011

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

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
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

\_\_\_\_\_  DK  RF

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

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FINAL VERSION 2 — 10/09/2007

J017

In what month and year did you retire?

J017

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

J018  
YEAR

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

IF R CURRENTLY LIVES IN A NURSING HOME (A028=1) *and* HAS NO OTHER RESIDENCE OUTSIDE NURSING HOME (A070=5) *and* DID NOT REPORT WORKING IN R's LAST IW (Z123 NOT 1), ASSIGN 5 TO J020 AND GO TO J023 BRANCHPOINT

J020

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

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

J021

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

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

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

1. JAN	2. FEB	3. MAR	4. APR	5. MAY	6. JUN
7. JUL	8. AUG	9. SEP	10. OCT	11. NOV	12. DEC
96. STILL WORKING FOR SELF AS SECOND JOB		97. DENIES BEING SELF-EMPLOYED AT PREVIOUS IW		98. DK	99. RF
GO TO J028		GO TO JW158_2 BRANCHPOINT			
		DK	RF		

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?

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FINAL VERSION 2 — 10/09/2007

[R's PREV WAVE DATE: MONTH (per Z092), YEAR (per Z093)]

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

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

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

[IWER: CHOOSE ALL THAT APPLY]

MONTHS IN 2004	MONTHS IN 2005	MONTHS IN 2006	OTHER YEARS
(1) JAN 04	(14) JAN 05	(27) JAN 06	(41) ALL OF 2004 (AFTER PREV IW MO)
(2) FEB 04	(15) FEB 05	(28) FEB 06	(42) ALL OF 2003 (AFTER PREV IW MO)
(3) MAR 04	(16) MAR 05	(29) MAR 06	(43) ALL OF 2003
(4) APR 04	(17) APR 05	(30) APR 06	(44) ALL OF 2002 (AFTER PREV IW MO)
(5) MAY 04	(18) MAY 05	(31) MAY 06	(45) ALL OF 2002
(6) JUN 04	(19) JUN 05	(32) JUN 06	(46) ALL OF 2001 (AFTER PREV IW MO)
(7) JUL 04	(20) JUL 05	(33) JUL 06	(47) ALL OF 2001
(8) AUG 04	(21) AUG 05	(34) AUG 06	(48) ALL OF 2000 (AFTER PREV IW MO)
(9) SEP 04	(22) SEP 05	(35) SEP 06	(49) ALL OF 2000
(10) OCT 04	(23) OCT 05	(36) OCT 06	(50) ALL OF 1999 (AFTER PREV IW MO)
(11) NOV 04	(24) NOV 05	(37) NOV 06	(51) ALL OF 1999
(12) DEC 04	(25) DEC 05	(38) DEC 06	(52) ALL OF 1998 (AFTER PREV IW MO)
		(39) ALL OF 2006 TO DATE	(53) ALL OF 1998
(13) ALL OF 2004	(26) ALL OF 2005	(40) ALL OF 2006	(54) ALL OF 1997 (AFTER PREV IW MO)
			(55) ALL OF 1997
			(56) ALL OF 1996 (AFTER PREV IW MO)
			(57) ALL OF 1996
			(58) ALL OF 1995 (AFTER PREV IW MO)
			(59) ALL OF 1995
			(60) ALL OF 1994 (AFTER PREV IW MO)
			(61) ALL OF 1994
			(62) ALL OF 1993 (AFTER PREV IW MO)
			(63) ALL OF 1993
			(64) ALL OF 1992 (AFTER PREV IW MO)
			(65) OTHER (SPECIFY) [J030]
			(98) DK
			(99) RF

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

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]

	0	DK	RF
AMOUNT			
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) _____ J037	8. DK	9. RF	

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

J039

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

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

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

[IWER: DO NOT PROBE DK/RF]

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

	0	DK	RF
AMOUNT			
GO TO J043	GO TO J073 BRANCHPOINT		

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

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

PER:

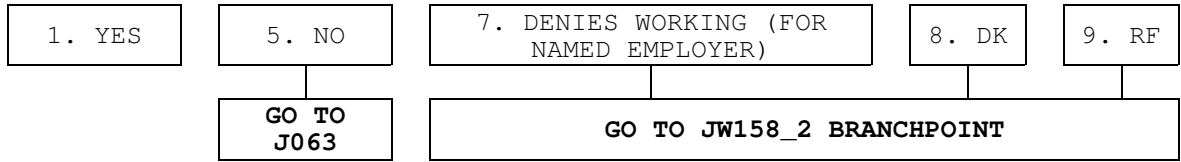
1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	7. OTHER (SPECIFY) _____ J044		8. DK	9. RF

J045 BRANCHPOINT: GO TO J073 BRANCHPOINT

J045

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

Are you still working there?



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

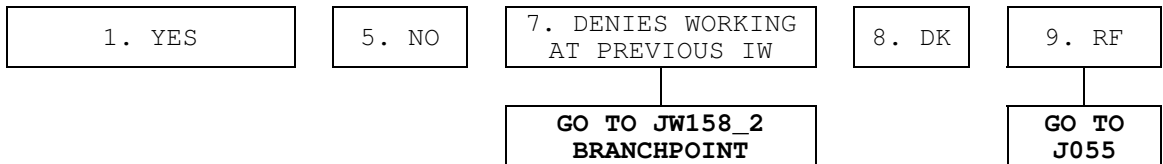
(JW168\_1 — JW165\_1)

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*?



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 3<sup>RD</sup> 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	

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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.

	DK	RF
ADDRESS 1	GO TO JW161_1	GO TO J055

	DK	RF
JW160_1 ADDRESS 2		

	DK	RF
JW161_1 CITY		GO TO J055

	97. OTHER (SPECIFY) JW163_1 OTHER COUNTRY	98. DK	99. RF
JW162_1 STATE			GO TO J055

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

	DK	RF
JW164_1 ZIP		

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

\_\_\_\_\_

JW165\_1  
PHONE NUMBER

DK	RF
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END OF **EMPLOYER INFORMATION BLOCK-1:**  
(JW168\_1 — JW165\_1)

J055

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
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GO TO J058 BRANCHPOINT

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J056

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]

MONTHS IN 2004	MONTHS IN 2005	MONTHS IN 2006	OTHER YEARS
(1) JAN 04	(14) JAN 05	(27) JAN 06	(41) ALL OF 2004 (AFTER PREV IW MO)
(2) FEB 04	(15) FEB 05	(28) FEB 06	(42) ALL OF 2003 (AFTER PREV IW MO)
(3) MAR 04	(16) MAR 05	(29) MAR 06	(43) ALL OF 2003
(4) APR 04	(17) APR 05	(30) APR 06	(44) ALL OF 2002 (AFTER PREV IW MO)
(5) MAY 04	(18) MAY 05	(31) MAY 06	(45) ALL OF 2002
(6) JUN 04	(19) JUN 05	(32) JUN 06	(46) ALL OF 2001 (AFTER PREV IW MO)
(7) JUL 04	(20) JUL 05	(33) JUL 06	(47) ALL OF 2001
(8) AUG 04	(21) AUG 05	(34) AUG 06	(48) ALL OF 2000 (AFTER PREV IW MO)
(9) SEP 04	(22) SEP 05	(35) SEP 06	(49) ALL OF 2000
(10) OCT 04	(23) OCT 05	(36) OCT 06	(50) ALL OF 1999 (AFTER PREV IW MO)
(11) NOV 04	(24) NOV 05	(37) NOV 06	(51) ALL OF 1999
(12) DEC 04	(25) DEC 05	(38) DEC 06	(52) ALL OF 1998 (AFTER PREV IW MO)
		(39) ALL OF 2006 TO DATE	(53) ALL OF 1998
(13) ALL OF 2004	(26) ALL OF 2005	(40) ALL OF 2006	(54) ALL OF 1997 (AFTER PREV IW MO)
			(55) ALL OF 1997
			(56) ALL OF 1996 (AFTER PREV IW MO)
			(57) ALL OF 1996
			(58) ALL OF 1995 (AFTER PREV IW MO)
			(59) ALL OF 1995
			(60) ALL OF 1994 (AFTER PREV IW MO)
			(61) ALL OF 1994
			(62) ALL OF 1993 (AFTER PREV IW MO)
			(63) ALL OF 1993
			(64) ALL OF 1992 (AFTER PREV IW MO)
			(65) OTHER (SPECIFY) [J057]
			(98) DK
			(99) RF

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

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	3. RETIRED & WORKING FOR SAME EMPLOYER/BUSINESS	5. NO	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
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J060

What sort of work did you do?

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

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

DK	RF
----	----



J061

What is your job title now?

[IWER: PROBE:]

The title that your employer uses?

\_\_\_\_\_

DK

RF

TITLE

J062

What sort of work do you do now?

[IWER: PROBE:]

Tell me a little more about what you do.

\_\_\_\_\_

DK

RF

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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

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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?

[IWER: 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	GO TO JW158_2 BRANCHPOINT	GO BACK TO J021 AND CHANGE RESPONSE TO SELF-EMPLOYED (J021=2)			
96. STILL WORKING FOR PREVIOUS WAVE EMPLOYER	97. DENIES WORKING FOR SOMEONE ELSE, OR FOR NAMED EMPLOYER, AT LAST INTERVIEW	98. DK	99. RF		
GO TO J067 BRANCHPOINT	GO TO JW158_2 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.

DK	RF
----	----

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

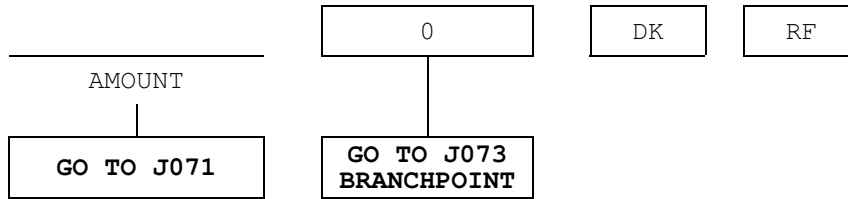
IF R WAS WORKING IN LAST IW (Z123=1) and NOW IS {RETIRED AND WORKING FOR SAME EMPLOYER/BUSINESS (J058=3)}:  
What were you earning, before deductions, when you retired?

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]



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

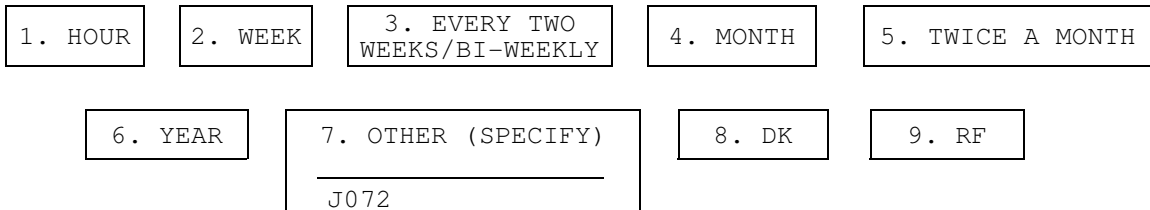
J071 BRANCHPOINT: GO TO J073 BRANCHPOINT

J071

[IWER: PROBE IF NECESSARY]

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

PER:



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			

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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)
			GO TO J079
5. WOULD HAVE BEEN LAID OFF	6. NEW JOB DUTIES	7. NEW JOB LOCATION	8. BECAME ELIGIBLE FOR PENSION
9. EMPLOYER CHANGED HEALTH INSURANCE		10. SPECIAL EARLY RETIREMENT INCENTIVE OFFER	
97. OTHER (SPECIFY) _____	98. DK	99. RF	
J077			

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			

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J081

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]

MONTHS IN 2004	MONTHS IN 2005	MONTHS IN 2006	OTHER YEARS
(1) JAN 04	(14) JAN 05	(27) JAN 06	(41) ALL OF 2004 (AFTER PREV IW MO)
(2) FEB 04	(15) FEB 05	(28) FEB 06	(42) ALL OF 2003 (AFTER PREV IW MO)
(3) MAR 04	(16) MAR 05	(29) MAR 06	(43) ALL OF 2003
(4) APR 04	(17) APR 05	(30) APR 06	(44) ALL OF 2002 (AFTER PREV IW MO)
(5) MAY 04	(18) MAY 05	(31) MAY 06	(45) ALL OF 2002
(6) JUN 04	(19) JUN 05	(32) JUN 06	(46) ALL OF 2001 (AFTER PREV IW MO)
(7) JUL 04	(20) JUL 05	(33) JUL 06	(47) ALL OF 2001
(8) AUG 04	(21) AUG 05	(34) AUG 06	(48) ALL OF 2000 (AFTER PREV IW MO)
(9) SEP 04	(22) SEP 05	(35) SEP 06	(49) ALL OF 2000
(10) OCT 04	(23) OCT 05	(36) OCT 06	(50) ALL OF 1999 (AFTER PREV IW MO)
(11) NOV 04	(24) NOV 05	(37) NOV 06	(51) ALL OF 1999
(12) DEC 04	(25) DEC 05	(38) DEC 06	(52) ALL OF 1998 (AFTER PREV IW MO)
		(39) ALL OF 2006 TO DATE	(53) ALL OF 1998
(13) ALL OF 2004	(26) ALL OF 2005	(40) ALL OF 2006	(54) ALL OF 1997 (AFTER PREV IW MO)
			(55) ALL OF 1997
			(56) ALL OF 1996 (AFTER PREV IW MO)
			(57) ALL OF 1996
			(58) ALL OF 1995 (AFTER PREV IW MO)
			(59) ALL OF 1995
			(60) ALL OF 1994 (AFTER PREV IW MO)
			(61) ALL OF 1994
			(62) ALL OF 1993 (AFTER PREV IW MO)
			(63) ALL OF 1993
			(64) ALL OF 1992 (AFTER PREV IW MO)
			(65) OTHER (SPECIFY) [J082]
			(98) DK
			(99) RF

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

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		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			



J085

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

According to our records, you reported that you were included in one or more pension plans on this job.

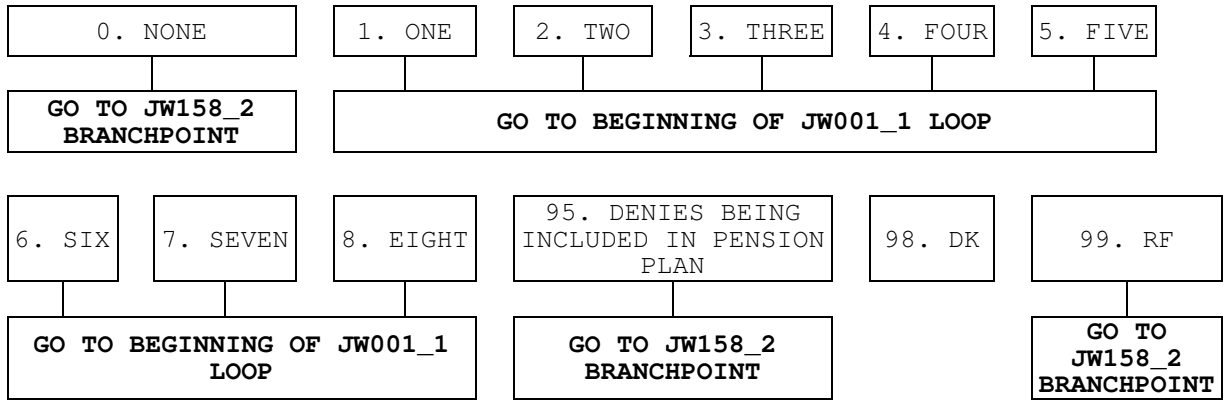
In how many different pension plans were you included on this job?

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

OTHERWISE:

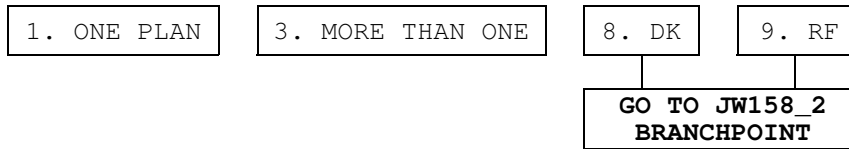
In how many different pension plans were you included on this job?

1 - 8 PLANS



J086

Is this just one plan or more than one?



NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS COMPRISES 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, PRECEDED BY THE  
SECTION NAME, J, AND FOLLOWED BY "\_1" WHICH INDICATES THAT THIS IS THE  
FIRST TIME THE EMPLOYER NAME BLOCK HAS OCCURRED WITHIN THE  
QUESTIONNAIRE.

\*\*\*BEGINNING OF 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'.



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]

\_\_\_\_\_

AMOUNT

DK RF

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

JW006\_1

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) _____ JW007_1		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

JW065\_1

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

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

JW008\_1

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 7), GO TO JW009\_1 BRANCHPOINT

JW063\_1

How much money in total did you receive in installments?

\_\_\_\_\_

AMOUNT

DK  RF

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]

\_\_\_\_\_

AMOUNT

DK  RF

**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) _____ JW017_1	8. DK	9. RF
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JW049\_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) _____ JW050_1	8. DK	9. RF
GO TO JW054_1 BRANCHPOINT		

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

JW051\_1

What is that time period?

_____ JW051_1 UNTIL YEAR	OR	_____ JW052_1 UNTIL AGE	OR	_____ JW053_1 YEARS	DK	RF
--------------------------------	----	-------------------------------	----	---------------------------	----	----

JW054\_1 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO JW018\_1 BRANCHPOINT

JW054\_1

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

1. CHANGE	3. STAY THE SAME	7. OTHER (SPECIFY) _____ JW055_1	8. DK	9. RF
-----------	---------------------	--	-------	-------

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



JW018\_1

How much did the rollover amount to?

\_\_\_\_\_

AMOUNT

DK

RF

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

JW019\_1

How much did the transfer amount to?

\_\_\_\_\_

AMOUNT

DK

RF

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

JW056\_1

How much money did you withdraw?

\_\_\_\_\_

AMOUNT

DK

RF

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

\_\_\_\_\_  
JW058\_1

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

8. AUG

9. SEP

10. OCT

11. NOV

12. DEC

98. DK

99. RF

DK

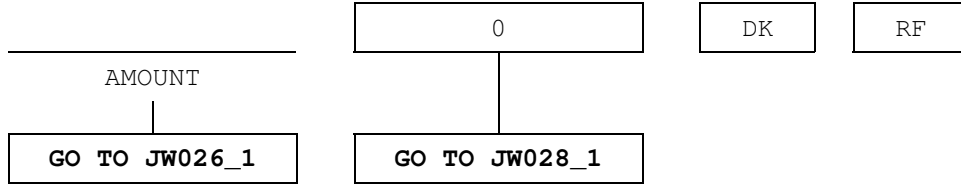
RF

\_\_\_\_\_  
JW024\_1  
YEAR

JW025\_1

How much are the benefits per month or year?

[IWER: DO NOT PROBE DK/RF]



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

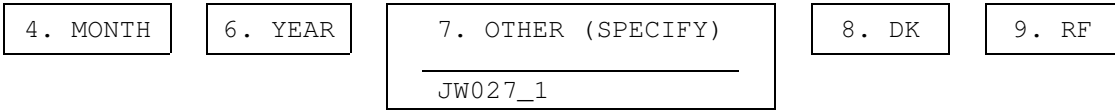
JW026\_1 BRANCHPOINT: GO TO JW028\_1

JW026\_1

[IWER: PROBE IF NECESSARY]

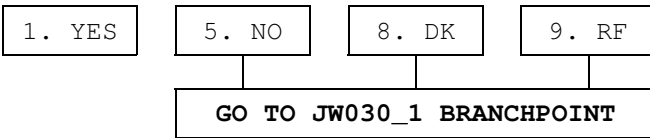
Is that per month or year?

PER:



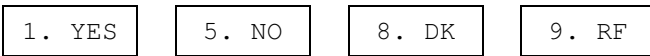
JW028\_1

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



JW059\_1

Are the benefits adjusted automatically?



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

DK

RF

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	7. OTHER (SPECIFY) _____ JW032_1	8. DK	9. RF

[NOTE: 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

DK

RF

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?

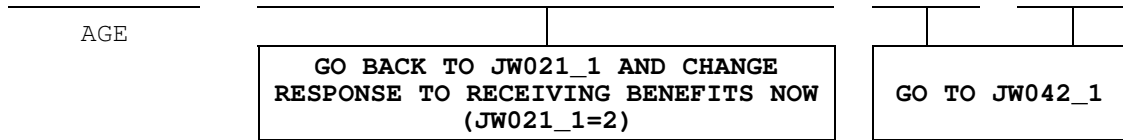
40-94 AGE

\_\_\_\_\_

96 ALREADY RECEIVING ALL BENEFITS

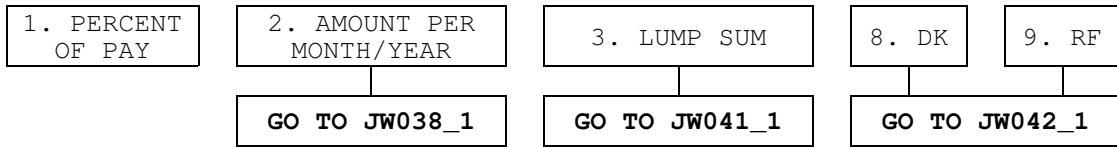
DK

RF



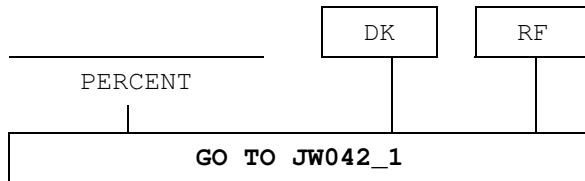
JW036\_1

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?



JW037\_1

[IWER: ENTER PERCENT OF FINAL PAY]



JW038\_1

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

[IWER: DO NOT PROBE DK/RF]

	0	DK	RF
AMOUNT			
GO TO JW039_1	GO TO JW042_1		

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

JW039\_1 BRANCHPOINT: GO TO JW042\_1

JW039\_1

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ JW040_1	8. DK	9. RF
GO TO JW042_1				

JW041\_1

[IWER: ENTER LUMP SUM AMOUNT]

	DK	RF
AMOUNT		

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

DK	RF
GO TO J166 BRANCHPOINT	

JW159\_2

What is the address of the place where you work?

[IWER: PROBE IF NECESSARY]

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

	DK	RF
ADDRESS 1	GO TO J161_2	GO TO J166 BRANCHPOINT
	DK	RF
JW160_2 ADDRESS	DK	RF
	DK	RF
JW161_2 CITY	DK	RF
	GO TO J166 BRANCHPOINT	
	97. OTHER (SPECIFY)  JW163_2 OTHER COUNTRY	98. DK
JW162_2 STATE	97. OTHER (SPECIFY)  JW163_2 OTHER COUNTRY	99. RF
	GO TO J166 BRANCHPOINT	

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

	DK	RF
JW164_2 ZIP	DK	RF

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

	DK	RF
JW165_2 PHONE NUMBER	DK	RF

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 4<sup>TH</sup> 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?)

DK

RF

\_\_\_\_\_  
INDUSTRY

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.)

DK

RF

\_\_\_\_\_  
TITLE

J168

What sort of work do you do?

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

\_\_\_\_\_

\_\_\_\_\_

TYPE OF WORK

DK

RF

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
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

\_\_\_\_\_

DK

RF

J170

YEAR

J172

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

\_\_\_\_\_

HOURS

DK

RF

GO TO J176

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

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FINAL VERSION 2 — 10/09/2007

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		GO TO J176	

J174

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

\_\_\_\_\_

HOURS

DK	RF
----	----

J175

How many hours in a relatively short week?

\_\_\_\_\_

HOURS

DK	RF
----	----

J176

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

\_\_\_\_\_

AMOUNT

0	DK	RF
ASSIGN 6 TO J177 AND GO TO J179	GO TO J179	

J177

PER TIME UNIT:

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

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

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?

J181

About how many days did you miss?

\_\_\_\_\_

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 4<sup>TH</sup> 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?

\_\_\_\_\_                 

DAYS

J184

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

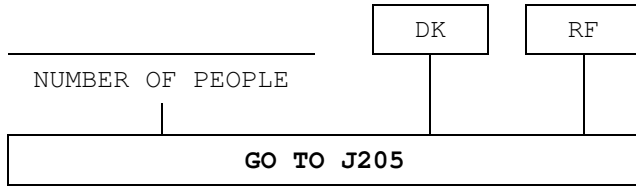
                

J185

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

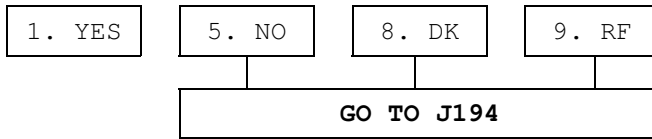
J186

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



J187

Are you paid a regular salary or wages?





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]

	0	DK	RF
AMOUNT			
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) _____		8. DK	9. RF
	J193			

J194

Do 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 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?

[IWER: 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.

[IWER: DO NOT PROBE DK/RF]

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

[IWER: USE ZERO FOR NONE]

	0	DK	RF
AMOUNT			
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) _____ J200		8. DK	9. RF

J201

Including yourself, how many people work in this business?

\_\_\_\_\_

DK	RF
----	----

NUMBER OF PEOPLE

J202 BRANCHPOINT: IF {{R HAS SAME SPOUSE/PARTNER AS R's LAST IW (A020=1) or R's FORMER PARTNER IS NOW HIS/HER SPOUSE (A020=3)} and R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2)} or R 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
--------	-------	-------	-------

<b>GO TO J248</b>
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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
--------	-------	-------	-------

<b>GO TO J248</b>
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J205

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

1. SALARIED	2. HOURLY	3. PIECEWORK/COMMISSION
-------------	-----------	-------------------------

<b>GO TO J216</b>	<b>GO TO J225</b>
-------------------	-------------------

7. OTHER/COMBINATION	8. DK	9. RF
----------------------	-------	-------

<b>GO TO J229 BRANCHPOINT</b>	<b>GO TO J230</b>	<b>GO TO J234 BRANCHPOINT</b>
-------------------------------	-------------------	-------------------------------

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]

	0	DK	RF
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:

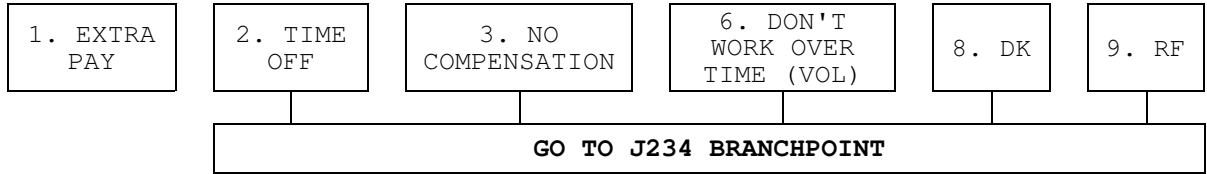
1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	7. OTHER (SPECIFY) _____ J211		8. DK	9. RF

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

J212

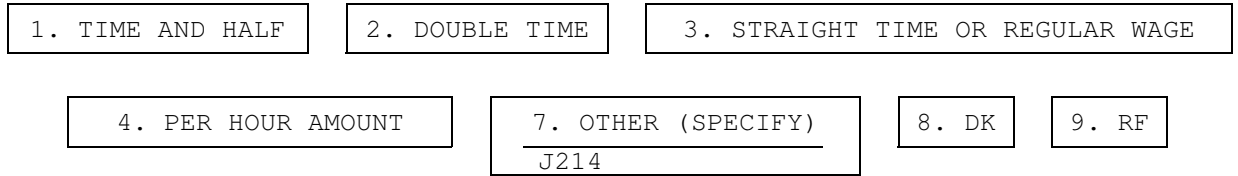
If you were to work more hours than usual during some weeks, would you get paid for those extra hours, get time off later, or get no compensation for the extra hours?

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



J213

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



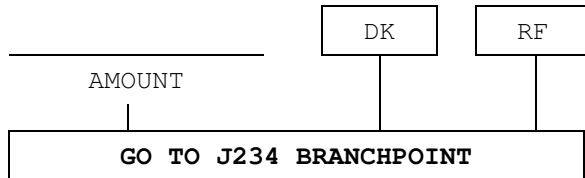
J215 BRANCHPOINT: IF R's OVERTIME RATE WAS NOT A PER HOUR AMOUNT (J213 NOT 4), GO TO J234 BRANCHPOINT

J215

[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]



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]

\_\_\_\_\_

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

AMOUNT PER HOUR

J223

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

\_\_\_\_\_

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 R	8. DK	9. RF
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**GO TO J234 BRANCHPOINT**

J225

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

\_\_\_\_\_

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

AMOUNT

**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

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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) _____ J232	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
AMOUNT				

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								
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GO TO J241											

J236

How many hours would you like to work each week?

	DK	RF
NUMBER OF HOURS		
<b>GO TO J241</b>		

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
<b>GO TO J241</b>				

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
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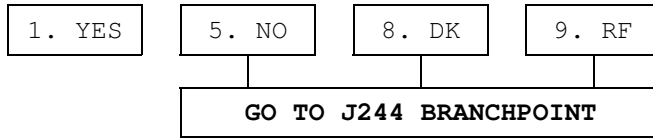
J241

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

1. YES	5. NO	8. DK	9. RF
<b>GO TO J244 BRANCHPOINT</b>			

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

DK	RF
----	----

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 4<sup>TH</sup> 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

DK	RF
----	----

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]

DK

RF

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 $\geq$ 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
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

\_\_\_\_\_

DK	RF
----	----

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 *YEAR LEAVE PREVIOUS EMPLOYER* per {J064 or J024}.

1. YES	5. NO	8. DK	9. RF
GO TO J255		GO TO J255	

J254

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

\_\_\_\_\_

YEAR

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

J255

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

1. YES	5. NO	8. DK	9. RF
GO TO J257 BRANCHPOINT		GO TO J257 BRANCHPOINT	

J256

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

\_\_\_\_\_

YEAR

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

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) _____ J259	8. DK	9. RF	

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?

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[IWER: MONTHS ENTERED MUST BE BETWEEN [R's LAST IW 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]

MONTHS IN 2004	MONTHS IN 2005	MONTHS IN 2006	OTHER YEARS
(1) JAN 04	(14) JAN 05	(27) JAN 06	(41) ALL OF 2004 (AFTER PREV IW MO)
(2) FEB 04	(15) FEB 05	(28) FEB 06	(42) ALL OF 2003 (AFTER PREV IW MO)
(3) MAR 04	(16) MAR 05	(29) MAR 06	(43) ALL OF 2003
(4) APR 04	(17) APR 05	(30) APR 06	(44) ALL OF 2002 (AFTER PREV IW MO)
(5) MAY 04	(18) MAY 05	(31) MAY 06	(45) ALL OF 2002
(6) JUN 04	(19) JUN 05	(32) JUN 06	(46) ALL OF 2001 (AFTER PREV IW MO)
(7) JUL 04	(20) JUL 05	(33) JUL 06	(47) ALL OF 2001
(8) AUG 04	(21) AUG 05	(34) AUG 06	(48) ALL OF 2000 (AFTER PREV IW MO)
(9) SEP 04	(22) SEP 05	(35) SEP 06	(49) ALL OF 2000
(10) OCT 04	(23) OCT 05	(36) OCT 06	(50) ALL OF 1999 (AFTER PREV IW MO)
(11) NOV 04	(24) NOV 05	(37) NOV 06	(51) ALL OF 1999
(12) DEC 04	(25) DEC 05	(38) DEC 06	(52) ALL OF 1998 (AFTER PREV IW MO)
		(39) ALL OF 2006 TO DATE	(53) ALL OF 1998
(13) ALL OF 2004	(26) ALL OF 2005	(40) ALL OF 2006	(54) ALL OF 1997 (AFTER PREV IW MO)
			(55) ALL OF 1997
			(56) ALL OF 1996 (AFTER PREV IW MO)
			(57) ALL OF 1996
			(58) ALL OF 1995 (AFTER PREV IW MO)
			(59) ALL OF 1995
			(60) ALL OF 1994 (AFTER PREV IW MO)
			(61) ALL OF 1994
			(62) ALL OF 1993 (AFTER PREV IW MO)
			(63) ALL OF 1993
			(64) ALL OF 1992 (AFTER PREV IW MO)
			(65) OTHER (SPECIFY) [J262]
			(98) DK
			(99) RF

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



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
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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 PREPORT 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 4<sup>TH</sup> 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

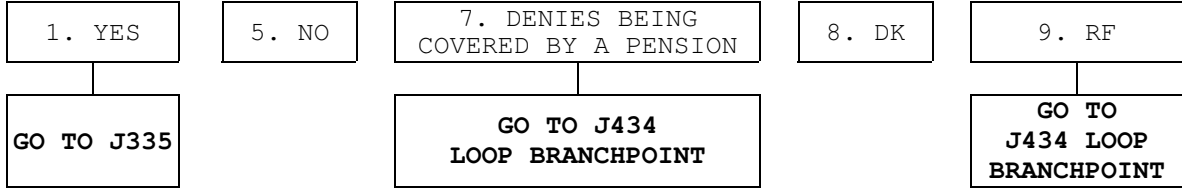
J268 BRANCHPOINT: IF R WORKS FOR SAME EMPLOYER AS AT R's LAST IW (J045=1) *and* WAS INCLUDED IN THAT EMPLOYER'S PENSION PLAN AT R's LAST IW (Z133=1), CONTINUE ON TO J268

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

J268

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]?

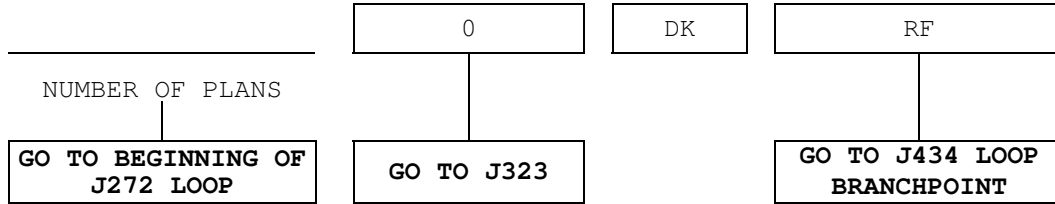


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**NOTE: QUESTIONS J269 THROUGH J653 (AFTER J323) ARE ASKED IN 2006. THEY WERE NOT ASKED IN 2004.**

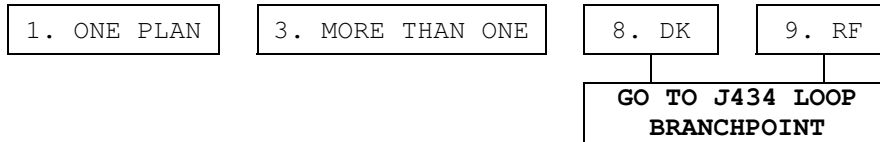
J269

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



J270

Is this just one plan or more than one?



\*\*\*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.

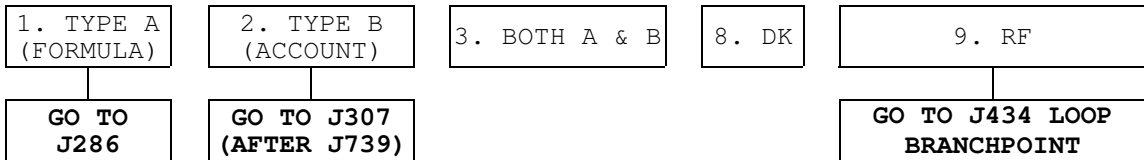
NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER'S DISCRETION.

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'.



J273

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

DK

RF

**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

0

DK

RF

**GO TO J281**

J279

PER:

4. MONTH

6. YEAR

7. OTHER (SPECIFY)  
\_\_\_\_\_

8. DK

9. RF

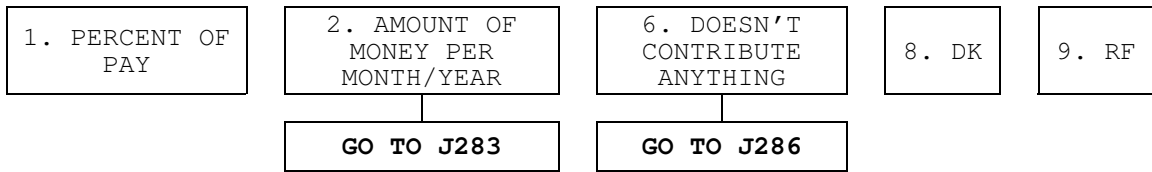
J280

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?

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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

DK RF

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

J283

[IWER: PROBE IF NECESSARY]

[IWER: DO NOT PROBE DK/RF]

How much do you contribute?

	0	DK	RF
AMOUNT			
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

[IWER: PROBE IF NECESSARY]

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) _____ J652 (Tag#=J284.5)		8. DK	9. RF



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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]

\_\_\_\_\_

DK	RF
----	----

MINIMUM PERCENT

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

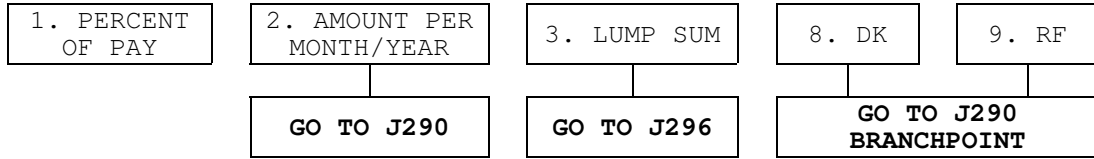
0-30 YEARS

\_\_\_\_\_

YEARS

J288

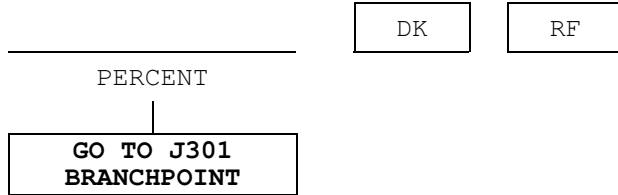
About how much do you expect your benefits to be, either as a percent of your pay at retirement, or as an amount per month or year?



J289

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

[IWER: DO NOT PROBE DK/RF]



J728-J730 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 X505

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

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

J290

[IWER: PROBE IF NECESSARY]

How much [are you receiving/do you expect to receive]?

[IWER: DO NOT PROBE DK/RF]

<p>_____</p> <p>AMOUNT</p> <p> </p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">GO TO J294</div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">0</div> <p> </p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">GO TO J296 BRANCHPOINT</div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">DK</div>	<div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;">RF</div>
--	---	--	--

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:

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

J295

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]

\_\_\_\_\_  DK  RF

AMOUNT

↓  
**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]

	0	DK	RF
AMOUNT			
GO TO J305	GO TO J735 (AFTER J305)		

J302-J304 Unfolding Sequence

Question text: Do you expect a total of 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 X508  
 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES 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)

J736

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]

\_\_\_\_\_

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

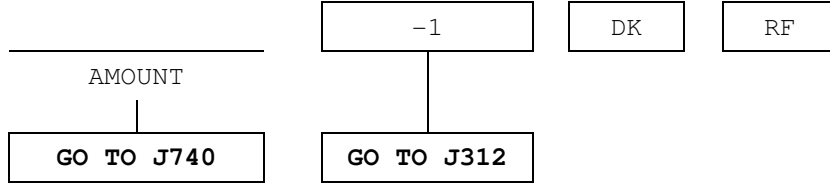
J307 BRANCHPOINT: IF {THIS IS A {TYPE A or MIXED TYPE {A AND B}} PLAN or R DOES NOT KNOW} (J272={1 or 3 or DK}), GO TO END OF J272 LOOP (AFTER J785)
--

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]



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

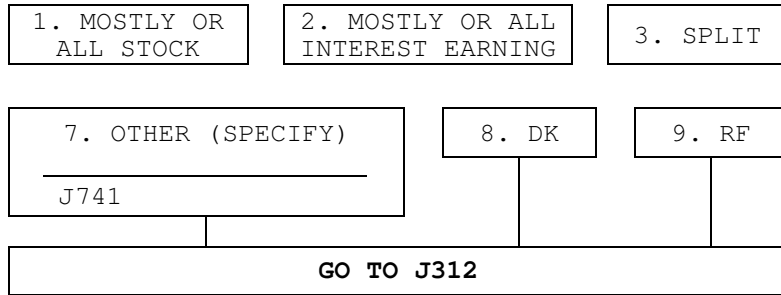
RANDOM ENTRY POINTS: \$20,000, \$50,000

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?



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?

**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  
IN YEARS

97 RECEIVING  
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)  J847	8. DK	9. RF
GO TO J318					

J315

How much are you receiving?

_____	0	DK	RF
AMOUNT			
GO TO J318			

J316

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY)  J317	8. DK	9. RF
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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

|

DK	RF
----	----

**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]

AMOUNT	0	DK	RF
GO TO J321	GO TO J322		

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) J651 (Tag#=J321.5)	8. DK	9. RF	

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

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

J758

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]

	0	DK	RF
AMOUNT			
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

J766 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) _____ J767		8. DK	9. RF

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) _____ J775	8. DK	9. RF
-----------------	------------------------------	--	-------	-------

J769

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

J770

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)	

J771

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]

AMOUNT	0	DK	RF
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)

J780

[IWER: PROBE IF NECESSARY]

Is that per month or year or what?

PER:

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

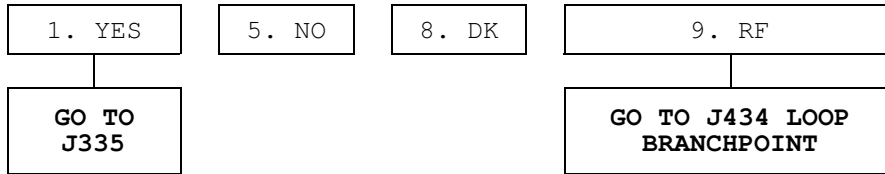
IF SELF-EMPLOYED (J021=2):

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].



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

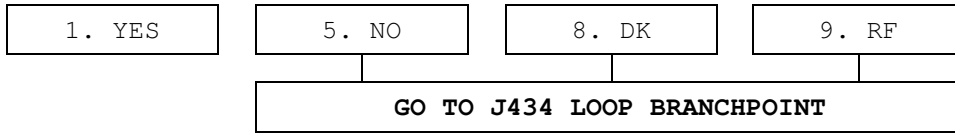
IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT *and* REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J434 LOOP BRANCHPOINT

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?

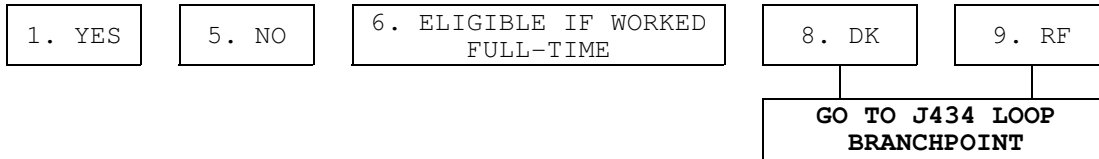
IF R DENIED BEING COVERED BY PENSION (J268=7):  
Does your employer offer any pension or retirement plans on your job?

OTHERWISE:  
Does your employer offer any such plans?



J326

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



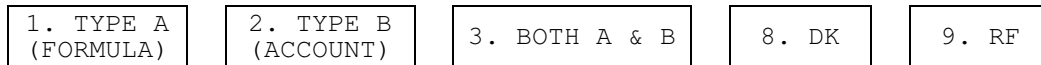
J327

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.'



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

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FINAL VERSION 2 — 10/09/2007

(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) _____ J329	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
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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) _____ J333	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  $\geq$ 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  $\geq$ 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.

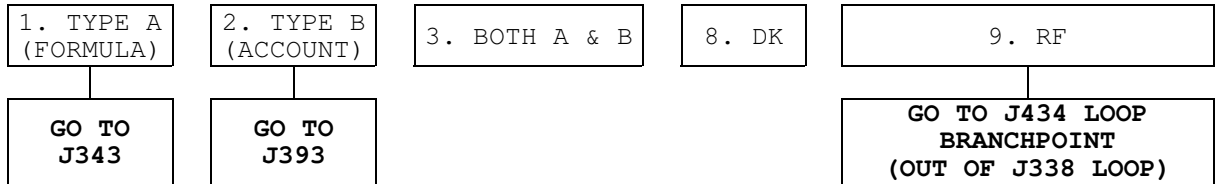
*NOTE: IF R HAS ALREADY BEEN THROUGH THE LOOP ONCE, THE EXPLANATION, ABOVE, APPEARS IN PARENTHESES AND IS READ AT THE IWER'S DISCRETION.*

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]

\_\_\_\_\_

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



J655 (Tag#=J339.2)  
How much are you receiving?

_____	0	DK	RF
AMOUNT			
GO TO J343			

J656 (Tag#=J339.3)  
PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ J657 (Tag#=J339.4)	8. DK	9. RF
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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

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]

	0	DK	RF
AMOUNT			
GO TO J349	GO TO J351		

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) _____ J350		8. DK	9. RF

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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

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

J353

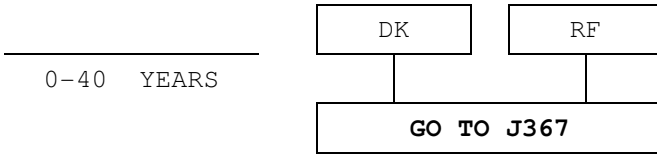
At what age do you expect to start receiving benefits from this plan?

\_\_\_\_\_

40-94 AGE

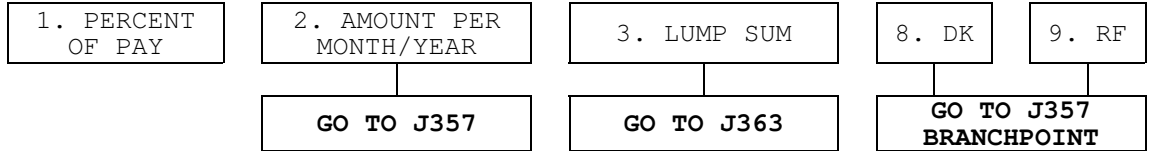
J354

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



J355

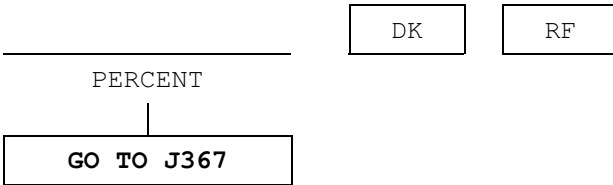
About how much do you expect your benefits to be, either as a percent of your pay at retirement, or as an amount per month or year?



J356

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

[IWER: DO NOT PROBE DK/RF]



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]

AMOUNT	0	DK	RF
GO TO J361	GO TO J367		

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:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ J362	8. DK	9. RF
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J363 BRANCHPOINT: GO TO J367

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J363

ENTER LUMP SUM AMOUNT:

[IWER: DO NOT PROBE DK/RF]

_____	DK	RF
AMOUNT		
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?

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

_____	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

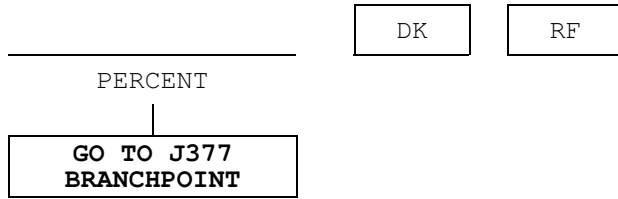
How much would these full or unreduced benefits be, either as a percent of your pay at retirement, or as an amount per month or year?

1. GF	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
	GO TO J370	GO TO J376	GO TO J370 BRANCHPOINT	

J369

ENTER PERCENT OF FINAL PAY AT RETIREMENT:

[IWER: 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



J370

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

[IWER: DO NOT PROBE DK/RF]

_____	0	DK	RF
AMOUNT			
GO TO J374	GO TO J377 BRANCHPOINT		

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

J374

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ J375	8. DK	9. RF
GO TO J377 BRANCHPOINT				

J376

ENTER LUMP SUM AMOUNT:

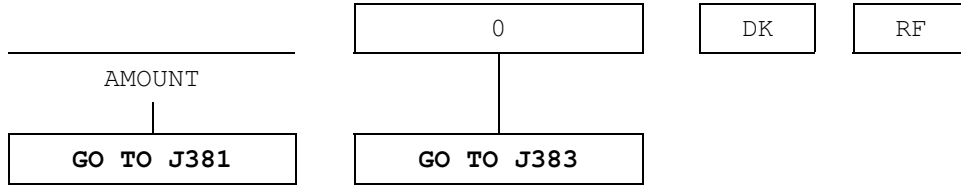
_____	DK	RF
AMOUNT		

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]



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

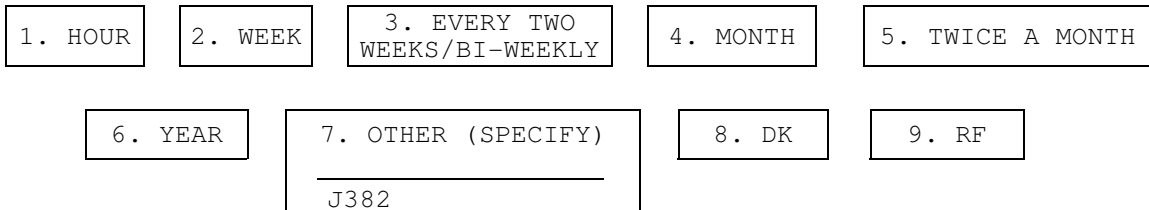
J381 BRANCHPOINT: GO TO J383

J381

[IWER: PROBE IF NECESSARY]

Was that per week, month, or year?

PER:

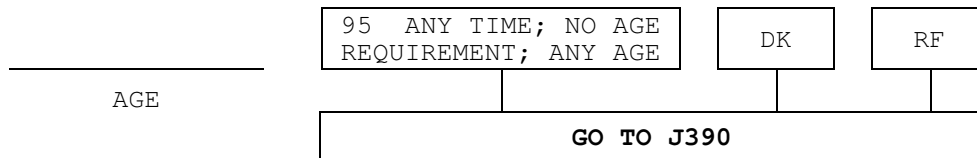


J383

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)?

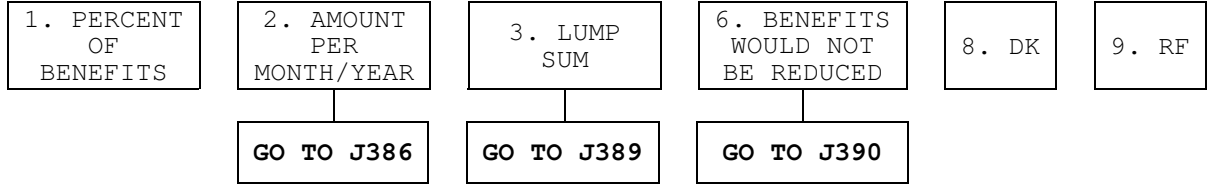


J384 BRANCHPOINT: IF EARLIEST AGE R COULD {LEAVE JOB AND RECEIVE PENSION BENEFITS} (per J383) IS SAME AS {EARLIEST AGE R COULD RECEIVE FULL PENSION (per J367) or AGE R EXPECTS TO RECEIVE BENEFITS (per J353)}, GO TO J390

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]



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]



J795-J797 Unfolding Sequence

Question text: Would your benefits be reduced by less than \_\_\_ percent, more than \_\_\_ percent, or what?

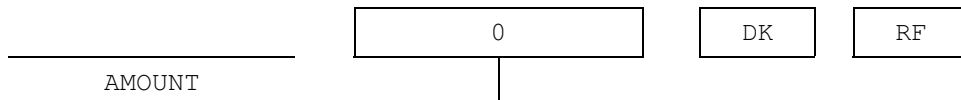
PROCEDURES: 2Up1Down, 1Up2Down  
 BREAKPOINTS: 15%, 30%, 50%, 65%  
 RANDOM ENTRY POINTS: 30%, 50%  
 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506  
 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J386 BRANCHPOINT: GO TO J390

J386

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

[IWER: DO NOT PROBE DK/RF]



GO TO J387

GO TO J390

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)  
\_\_\_\_\_  
J388

8. DK

9. RF

J389 BRANCHPOINT: GO TO J390

J389

ENTER LUMP SUM AMOUNT:

\_\_\_\_\_

AMOUNT

DK

RF

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
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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
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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)

J802

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]

	DK	RF	
AMOUNT			
<b>GO TO END OF J338 LOOP (AFTER J428)</b>			

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)

J393

(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]

\_\_\_\_\_

0-50  
YEARS IN THIS PLAN

DK RF

J396

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

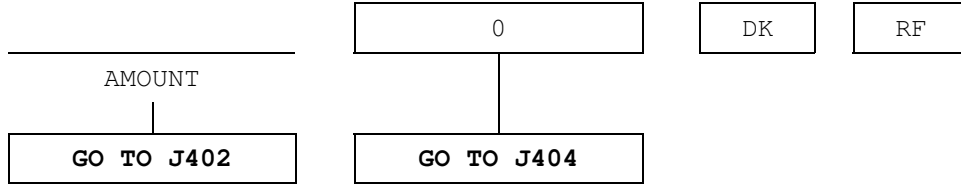


J398

EMPLOYER CONTRIBUTION - AMOUNT

[IWER: ENTER EMPLOYER CONTRIBUTED AMOUNT]

[IWER: DO NOT PROBE DK/RF]



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

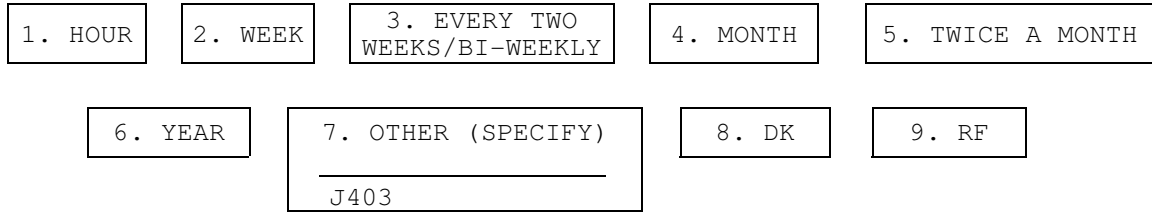
J402 BRANCHPOINT: GO TO J404

J402

[IWER: PROBE IF NECESSARY]

Is that per month or year?

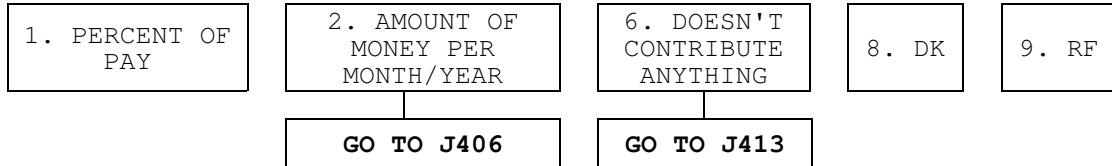
PER:



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]



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]

	0	DK	RF
AMOUNT			
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:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	7. OTHER (SPECIFY) _____ J411		8. DK	9. RF

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]

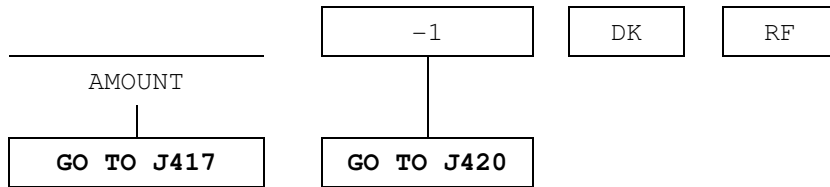
\_\_\_\_\_    
MINIMUM PERCENT

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]



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

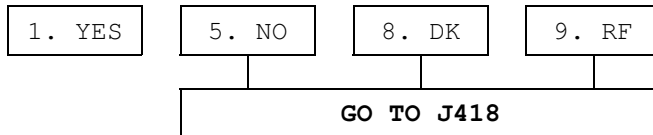
RANDOM ENTRY POINTS: \$20,000, \$50,000

ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506

ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J417

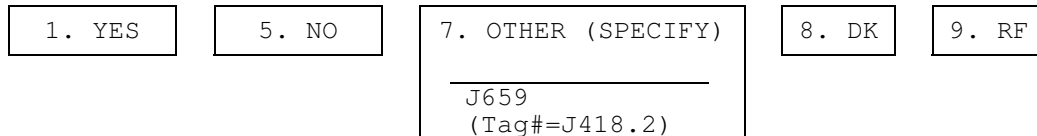
Are you able to choose how the money in your account is invested?



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?



J418

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

1. MOSTLY OR ALL STOCK	2. MOSTLY OR ALL INTEREST EARNING	3. SPLIT
7. OTHER (SPECIFY) _____ J419	8. DK	9. RF
GO TO J660		

J812

About what percent of this account is in stocks?

[IWER: DO NOT PROBE DK/RF]

\_\_\_\_\_

PERCENT

DK	RF
----	----

|

GO TO J660
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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

J660 (Tag#=J419.1)

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
<b>GO TO J664 BRANCHPOINT</b>			

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) _____ J663 (Tag#=J419.4)	8. DK	9. RF
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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
<b>GO TO J420</b>				

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?

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

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

1. YES	5. NO	98. DK	99. RF
--------	-------	--------	--------

**GO TO J421**

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

AGE

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

AGE

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?

\_\_\_\_\_ AGE

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?

\_\_\_\_\_ AGE

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

|

GO TO J427
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J425 BRANCHPOINT: IF R's PLAN {DOES NOT ALLOW A LUMP SUM PAYMENT (J420=5) and DOES NOT ALLOW PAYMENT IN INSTALLMENTS (J421=5)} and ALLOWS R TO RECEIVE MONTHLY PENSION/ANNUITY (J665=1), GO TO J427 BRANCHPOINT

IF R's PLAN DOES NOT ALLOW A LUMP SUM PAYMENT IN INSTALLMENTS (J421=5) and DOES NOT ALLOW R TO RECEIVE MONTHLY PENSION/ANNUITY (J665=5), GO TO J427 BRANCHPOINT

IF R's PLAN {DOES NOT ALLOW A LUMP SUM PAYMENT (J420=5) and DOES NOT ALLOW R TO RECEIVE MONTHLY PENSION/ANNUITY (J665=5), GO TO J427 BRANCHPOINT

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 OR YEAR	3. INSTALLMENTS	7. OTHER (SPECIFY) J426	8. DK	9. RF
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|

GO TO J820
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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

J427

How much are you receiving?

_____	0	DK	RF
AMOUNT			
GO TO J820			

J428

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ J429	8. DK	9. RF
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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) _____ J821	8. DK	9. RF
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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

|

DK	RF
----	----

**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]

	0	DK	RF
AMOUNT			
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) _____ J833	8. DK	9. RF
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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?

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

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

J434

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<br>BENEFITS | 2. RECEIVING<br>BENEFITS NOW | 3. RECEIVED<br>CASH SETTLEMENT      | 4. ROLLED<br>OVER INTO IRA |       |
| 5. RECORDS<br>INACCURATE       | 6. LOST<br>BENEFITS          | 7. OTHER (SPECIFY)<br>_____<br>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 IW 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?

\_\_\_\_\_

YEAR

J453

About how much money was withdrawn?

\_\_\_\_\_

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) _____ J668 (Tag#=J453.2)	8. DK	9. RF

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?

\_\_\_\_\_

YEAR

J458

About how much money did you transfer?

\_\_\_\_\_

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

J460

About how much money was converted to an annuity?

\_\_\_\_\_

AMOUNT

J461

In what year was that annuity started?

\_\_\_\_\_

YEAR

J462

How much are the benefits per month or year?

\_\_\_\_\_

AMOUNT

**GO TO J669**

J463

PER:

\_\_\_\_\_

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
<b>GO TO J674 BRANCHPOINT</b>		

7. OTHER (SPECIFY) _____ J670 (Tag#=J464.2)	8. DK	9. RF
<b>GO TO J674 BRANCHPOINT</b>		

J671 (Tag#=J464.3)

What is that time period?

_____ OR	_____ OR	DK	RF
J671 (Tag#=J464.3) UNTIL YEAR	J672 (Tag#=J464.4) UNTIL AGE	J673 (Tag#=J464.5) YEARS	

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?

1. CHANGE	3. STAY THE SAME	7. OTHER (SPECIFY) _____ J675 (Tag#=J464.7)	8. DK	9. RF
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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?

\_\_\_\_\_

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]

\_\_\_\_\_

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?

\_\_\_\_\_

YEAR

J470

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

[IWER: DO NOT PROBE DK/RF]

<p style="margin: 0;">AMOUNT</p>	DK	RF
<p><b>GO TO END OF J434 LOOP (AFTER J473)</b></p>		

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  
 RANDOM ENTRY POINTS: \$40,000, \$125,000  
 ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X508  
 ORDER OF 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 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.

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]]

_____	0	-1	DK	RF
AMOUNT	GO TO JW069_1			

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

JW068\_1

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ JW073_1	8. DK	9. RF
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JW069\_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.

JW070\_1

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)				

JW071\_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) _____ JW072_1	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		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
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J480

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

30-96 AGE

---

AGE

DK	RF
GO TO J487 BRANCHPOINT	



J481

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]

	0	DK	RF
AMOUNT			
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) _____ J486	95. LUMP SUM	98. DK	99. RF

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:**

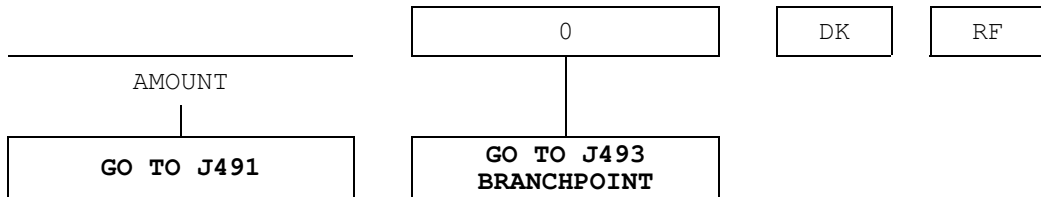
R IS NOT RETIRED (J005 NOT 5):

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]



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) _____ J492	8. DK	9. RF

J493 BRANCHPOINT: IF {R's AGE IS GREATER THAN *SOCIAL SECURITY NORMAL RETIRMENT 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

**SOCIAL SECURITY NORMAL RETIREMENT AGE (SSNRA)**

<b>YEAR OF BIRTH</b>	<b>SS RETIREMENT AGE</b>
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

J493

**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]

	0	DK	RF
AMOUNT			
GO TO J497			
	GO TO J499 BRANCHPOINT		

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) _____ J498	8. DK	9. RF

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)

J845

8. DK

9. RF

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 PREPOT THAT IS RETIRED R WORKING FOR SAME EMPLOYER} AS AT LAST IW (J058={NOT 1 *and* NOT 3}), CONTINUE ON TO J501

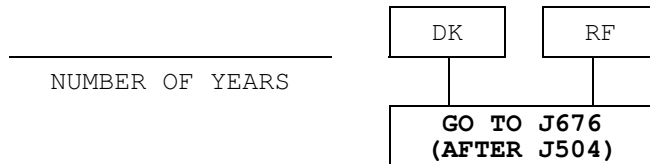
IF THE ALTERNATE WAVE FLAG IS NOT SET TO ASK QUESTIONS (J732>0), GO TO J676 (AFTER J504)

*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 4<sup>TH</sup> 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?



J502

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



AMOUNT OF EXPERIENCE

GO TO J676  
(AFTER J504)

J503  
UNIT:

1. HOURS

2. WEEKS

4. MONTHS

6. YEARS

7. OTHER (SPECIFY)

8. DK

9. RF

J504

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

J511

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

J515

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
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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
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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
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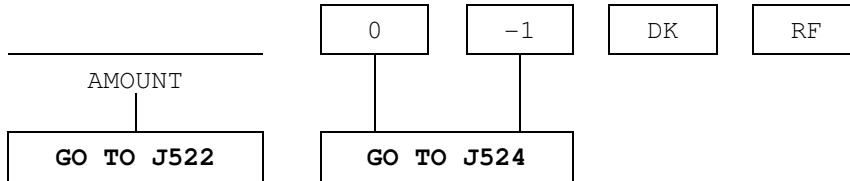
J521

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]



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

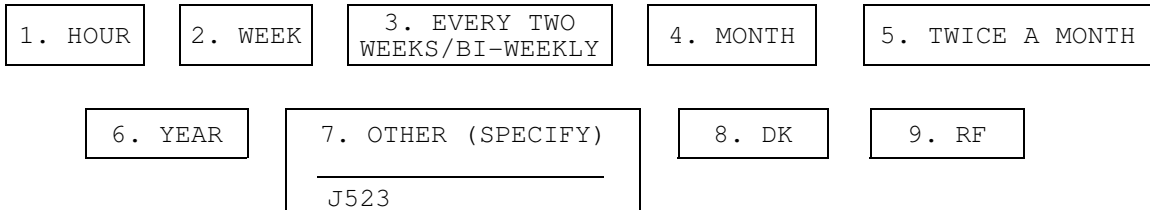
J522 BRANCHPOINT: GO TO J524

J522

[IWER: PROBE IF NECESSARY]

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

PER:



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	DK	RF
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

J528

Would you prefer part-time or full-time?

1. PART-TIME	2. FULL-TIME	3. EITHER	8. DK	9. RF
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J529

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
GO TO J533	GO TO J535		GO TO J578		

NOTE: NOTE: THIS -1 RESPONSE RECORDED DURING DATA COLLECTION IS RECORDED 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

J533

[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) _____ J534	8. DK	9. RF	

J535

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 PREPOT 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<sup>TH</sup> WAVE THEREAFTER (E.G., IN 2016); THEY WERE LAST ASKED IN 2002. **THESE Rs WILL NOT BE ASKED IN 2006.**

	1. ALL OR ALMOST ALL OF THE TIME	2. MOST OF THE TIME	3. SOME OF THE TIME	4. NONE OR ALMOST NONE OF THE TIME	8. DK	9. RF
J538 My job requires lots of physical effort. Is this true all or almost all of the time, most of the time, some of the time, or none or almost none of the time?						

<p>J539                  (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?)</p>						
<p>J540                  (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?)</p>						
<p>J541                  (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?)</p>						
<p>J542                  (My job requires) intense concentration or attention.                  (Is this true all or almost all of the time, most of the time, some of the time, or none or almost none of the time?)</p>						
<p>J543                  (My job requires) skill in dealing with other people.                  (Is this true all or almost all of the time, most of the time, some of the time, or none or almost none of the time?)</p>						

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?

1. ALL OR ALMOST ALL OF THE TIME	2. MOST OF THE TIME	3. SOME OF THE TIME
4. NONE OR ALMOST NONE OF THE TIME	8. DK	9. RF

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.

1. CONTINUE
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	1. STRONGLY AGREE	2. AGREE	3. DISAGREE	4. STRONGLY DISAGREE	8. DK	9. RF
J546 My job requires me to do more difficult things than it used to. Do you strongly agree, agree, disagree or strongly disagree with that statement?						
J547 My job involves a lot of stress. (Do you strongly agree, agree, disagree or strongly disagree with that statement?)						



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

	1. STRONGLY AGREE	2. AGREE	3. DISAGREE	4. STRONGLY DISAGREE	8. DK	9. RF
<p>J548 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?)</p>						
<p>J549 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?)</p>						
<p>J550 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?)</p>						

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

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

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

J554

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

[IWER: CHOOSE ALL THAT APPLY]

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

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
----	----

\_\_\_\_\_  
WEEKS

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]

_____ AMOUNT	0	DK	RF
GO TO J562	GO TO J564		

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) _____ J563	8. DK	9. RF	

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?

_____ 40-94 YEARS OF AGE	95 NO USUAL AGE	96 ANSWER IN YEARS OF SERVICE	DK	RF
GO TO J566 BRANCHPOINT			GO TO J566 BRANCHPOINT	

J565

ENTER USUAL NUMBER OF YEARS OF SERVICE:

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

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.]

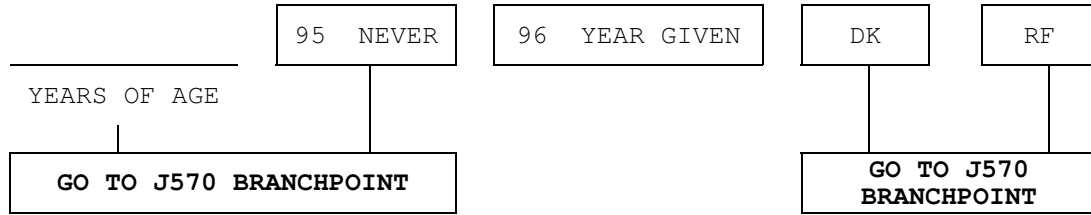
1. STOP WORK ALTOGETHER	2. NEVER STOP WORK	3. NOT GIVEN MUCH THOUGHT	4. NO CURRENT PLANS, CONTINUE AS IS
5. REDUCE WORK HOURS	6. CHANGE KIND OF WORK	7. WORK FOR MYSELF	8. WORK UNTIL MY HEALTH FAILS
97. OTHER (SPECIFY) _____ J567		98. DK	99. RF

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

J568

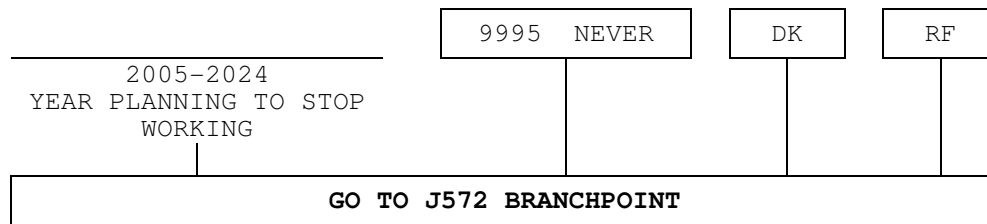
At what age do you plan to stop working?

25-94 YEARS OF AGE



J569

ENTER YEAR PLANNING TO STOP WORKING:

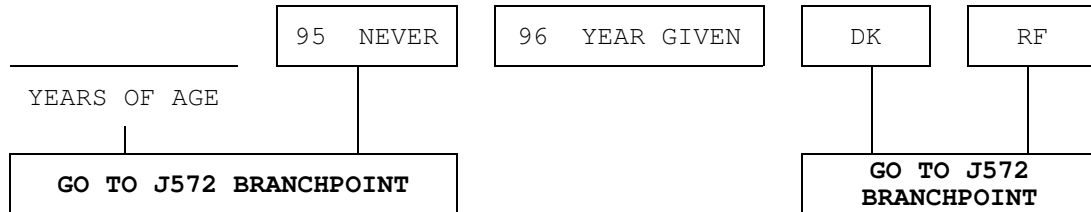


J570 BRANCHPOINT: IF R SAID {HAD NOT GIVEN MUCH THOUGHT *or* HAD NO CURRENT} RETIREMENT PLANS (J566={3 *or* 4}), CONTINUE ON TO J570 OTHERWISE, GO TO J572 BRANCHPOINT

J570

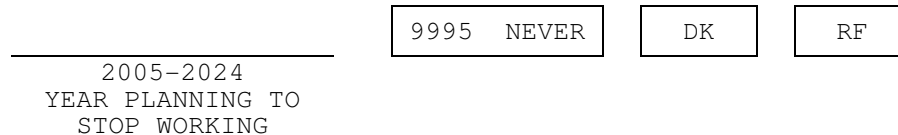
At what age do you think you will stop working?

25-94 YEARS OF AGE



J571

ENTER YEAR THINKING TO STOP WORKING:



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

_____	95 NEVER	96 YEAR GIVEN	DK	RF
YEARS OF AGE				
<b>GO TO J574 BRANCHPOINT</b>			<b>GO TO J574 BRANCHPOINT</b>	

J573

ENTER YEAR PLANNING TO START WORKING FEWER HOURS:

_____	DK	RF
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

_____	95 NEVER	96 YEAR GIVEN	DK	RF
YEARS OF AGE				
<b>GO TO J576 BRANCHPOINT</b>			<b>GO TO J576 BRANCHPOINT</b>	

J575

ENTER YEAR PLANNING TO CHANGE WORK:

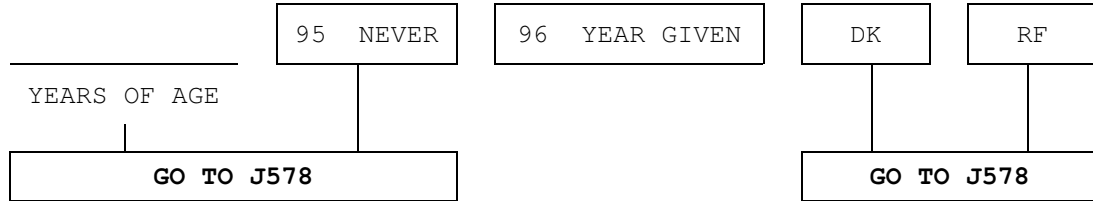
_____	DK	RF
2005-2024 YEAR PLANNING TO CHANGE WORK		

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



J577

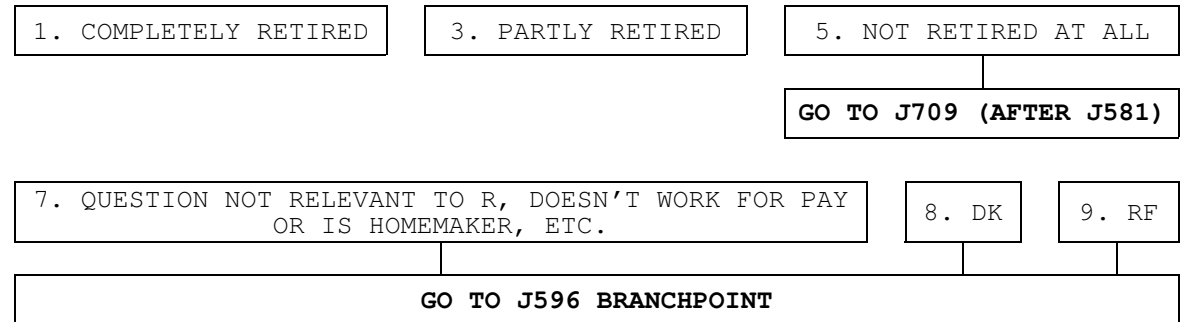
ENTER YEAR PLANNING TO START SELF-EMPLOYMENT:



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?



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
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

_____	DK	RF
-------	----	----

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?

1. A LOT	2. SOME	3. A LITTLE	4. HARDLY AT ALL	8. DK	9. RF
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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
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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

J588	1. VERY IMPORTANT	2. MODERATELY IMPORTANT	3. SOMEWHAT IMPORTANT	4. NOT IMPORTANT AT ALL	8. DK	9. RF
<p>J588_1                      Poor health.                      (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)</p>						
<p>J588_2                      Wanted to do other things.                      (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)</p>						
<p>J588_3                      Didn't like the work.                      (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)</p>						
<p>J588_4                      Wanted to spend more time with my family.                      (Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)</p>						

J589 BRANCHPOINT: IF THIS IS A REINTERVIEW R, GO TO J596 BRANCHPOINT

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

J591	1. VERY IMPORTANT	2. MODERATELY IMPORTANT	3. SOMEWHAT IMPORTANT	4. NOT IMPORTANT AT ALL	8. DK	9. RF
J591_1 Being your own boss. ([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)						
J591_2 Being able to take it easy. ([Has this been/Is this]) very important, moderately important, somewhat important, or not important at all?)						
J591_3 Having the chance to travel. ([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)						

J592

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?

J594	1. A LOT	2. SOMEWHAT	3. A LITTLE	4. NOT AT ALL	7. DIDN'T WORK	8. DK	9. RF
J594_1 Not doing anything productive or useful. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							
J594_2 Illness or disability. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							
J594_3 Not having enough income to get by. (Does this [bother/worry] you a lot, somewhat, a little, or not at all?)							

/J596 BRANCHPOINT: IF THIS IS A NEW INTERVIEW R (Z076 NOT 1), GO TO J650  
(J ASSIST)

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

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

IF R WAS WORKING FOR SOMEONE ELSE LAST IW (Z136=1) *and*  
STARTED WORKING AT CURRENT JOB/BUSINESS (per J248&J249) LESS  
THAN 2 MONTHS FROM WHEN S/HE STOPPED WORKING FOR LAST IW  
EMPLOYER (per J063&J064), GO TO J612 BRANCHPOINT

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&J024={DK *or* RF}), GO TO J612 BRANCHPOINT

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&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

IF {MONTH AND YEAR} R STARTED CURRENT JOB/BUSINESS (per  
J248&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

IF R WAS SELF-EMPLOYED AT LAST IW (Z136=2) *and* {MONTH AND  
YEAR} R STARTED CURRENT JOB/BUSINESS (per J248&J249) IS LESS  
THAN 2 MONTHS FROM {MONTH AND YEAR} S/HE STOPPED WORKING FOR  
SELF (per J023&J024), GO TO J612 BRANCHPOINT

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

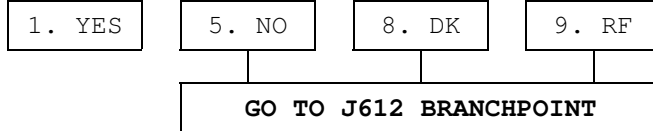
J596

IF R IS CURRENTLY WORKING (J020=1):

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)/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?





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FINAL VERSION 2 — 10/09/2007

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]

MONTHS IN 2004	MONTHS IN 2005	MONTHS IN 2006	OTHER YEARS
(1) JAN 04	(14) JAN 05	(27) JAN 06	(41) ALL OF 2004 (AFTER PREV IW MO)
(2) FEB 04	(15) FEB 05	(28) FEB 06	(42) ALL OF 2003 (AFTER PREV IW MO)
(3) MAR 04	(16) MAR 05	(29) MAR 06	(43) ALL OF 2003
(4) APR 04	(17) APR 05	(30) APR 06	(44) ALL OF 2002 (AFTER PREV IW MO)
(5) MAY 04	(18) MAY 05	(31) MAY 06	(45) ALL OF 2002
(6) JUN 04	(19) JUN 05	(32) JUN 06	(46) ALL OF 2001 (AFTER PREV IW MO)
(7) JUL 04	(20) JUL 05	(33) JUL 06	(47) ALL OF 2001
(8) AUG 04	(21) AUG 05	(34) AUG 06	(48) ALL OF 2000 (AFTER PREV IW MO)
(9) SEP 04	(22) SEP 05	(35) SEP 06	(49) ALL OF 2000
(10) OCT 04	(23) OCT 05	(36) OCT 06	(50) ALL OF 1999 (AFTER PREV IW MO)
(11) NOV 04	(24) NOV 05	(37) NOV 06	(51) ALL OF 1999
(12) DEC 04	(25) DEC 05	(38) DEC 06	(52) ALL OF 1998 (AFTER PREV IW MO)
		(39) ALL OF 2006 TO DATE	(53) ALL OF 1998
(13) ALL OF 2004	(26) ALL OF 2005	(40) ALL OF 2006	(54) ALL OF 1997 (AFTER PREV IW MO)
			(55) ALL OF 1997
			(56) ALL OF 1996 (AFTER PREV IW MO)
			(57) ALL OF 1996
			(58) ALL OF 1995 (AFTER PREV IW MO)
			(59) ALL OF 1995
			(60) ALL OF 1994 (AFTER PREV IW MO)
			(61) ALL OF 1994
			(62) ALL OF 1993 (AFTER PREV IW MO)
			(63) ALL OF 1993
			(64) ALL OF 1992 (AFTER PREV IW MO)
			(65) OTHER (SPECIFY) [J598]
			(98) DK
			(99) RF

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)  
\_\_\_\_\_  
J605

8. DK

9. RF

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
J608				

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			

J610

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

J611

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

J612

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

[IWER: COUNT PAID SICK TIME AS WORK TIME]

\_\_\_\_\_

DK

RF

WEEKS

J613 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 J650 (J ASSIST)

IF R IS SELF-EMPLOYED NOW (J021=2) *and* WAS SELF-EMPLOYED AT R's LAST IW (Z136=2), GO TO J650 (J ASSIST)

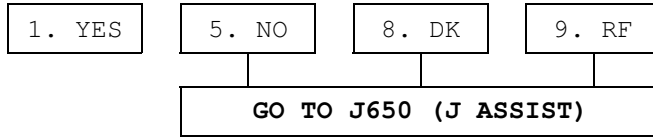
IF R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2) *and* DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1) *and* DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (J596={5 *or* DK *or* RF}), GO TO J650 (J ASSIST)

IF R DID NOT REPORT AT R's LAST IW THAT WAS WORKING FOR PAY (Z123 NOT 1) *and* IS SELF-EMPLOYED NOW (J021=2) *and* DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (J596={5 *or* DK *or* RF}), GO TO J650 (J ASSIST)

J613

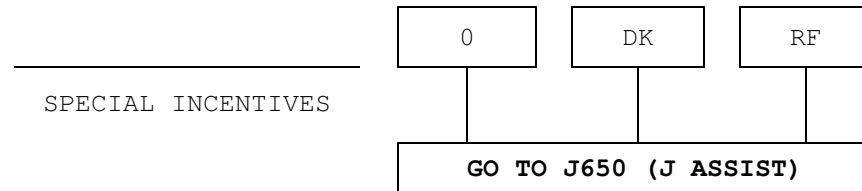
Employers sometimes encourage older workers to leave a firm at a particular time by offering a special financial incentive, like a cash bonus or improved pension benefits. These are often called 'early retirement windows.'

Have you been offered such an early retirement window at any time since R's LAST IW MONTH, YEAR?



J614

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



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FINAL VERSION 2 — 10/09/2007

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

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
8. AUG	9. SEP	10. OCT	11. NOV	12. DEC	98. DK	99. RF

\_\_\_\_\_ 

DK	RF
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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 Z091)	2. CURRENT EMPLOYER NAME (per JW158)	7. OTHER (SPECIFY) _____ J620	8. DK	9. RF
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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)  J622	8. DK	9. RF

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	GO TO 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) _____ J632	98. DK	99. RF	

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?

_____	95 NUMBER OF YEARS GIVEN	96 ANSWERED YEAR	DK	RF
AGE				
GO TO J636 BRANCHPOINT		GO TO J635	GO TO J636 BRANCHPOINT	

J634

[IWER: PROBE IF NECESSARY]

For how many years was the temporary medical insurance offered?

_____	DK	RF
YEARS		
GO TO J636 BRANCHPOINT		

J635

[IWER: PROBE IF NECESSARY]

Until which year was the temporary medical insurance **offered**?

_____	DK	RF
YEAR		

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?

\_\_\_\_\_

AMOUNT

0	DK	RF
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GO TO J639

J637

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

PER:

2. WEEK	4. MONTH	6. YEAR	95. LUMP SUM
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97. OTHER (SPECIFY) _____ J638	98. DK	99. RF
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J639

Until what age was the temporary cash benefit offered?

\_\_\_\_\_

AGE

95 NUMBER OF YEARS GIVEN	96 ANSWERED YEAR	DK	RF
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GO TO J642 BRANCHPOINT

GO TO J641

GO TO J642 BRANCHPOINT

J640

[IWER: PROBE IF NECESSARY]  
For how many years was the temporary cash benefit offered?

\_\_\_\_\_

YEARS

DK	RF
----	----

GO TO J642 BRANCHPOINT

J641

[IWER: PROBE IF NECESSARY]  
Until which year was the temporary cash benefit offered?

\_\_\_\_\_

YEAR

DK	RF
----	----

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

DK

RF

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

DK

RF

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
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\*\*\*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
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GO TO SECTION K