```
*************************************************************************


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


      ******************************************************************
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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* A **NEW INTERVIEW R** (Z076=5)

THIS IS A **PROXY INTERVIEW** (A009={2 *or* 3}) *or* (A009 NOT 1);
 THIS IS A **SELF INTERVIEW** (A009=1)

R IS FROM **{AHEAD *or* CODA} COHORT** (X023={1 or 2})

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

R IS **WORKING FOR PAY** (J020=1);
 R IS **NOT CURRENTLY WORKING** (J020=5)

 * 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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      ******************************************************************
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6

> **L005 BRANCHPOINT:** IF R NEVER WORKED FOR PAY (K003={5 *or* DK *or* RF}) *or* THIS IS A REINTERVIEW R (Z076=1), GO TO SECTION M
>
> IF R REPORTED THAT HAS NOT WORKED FOR PAY IN 20 YEARS OR MORE (per K004 or K005), GO TO L068
>
> IF R REFUSED TO SAY WHEN HE/SHE LAST WORKED ({K004 *or* K005}=RF), GO TO SECTION M

L005

Besides [your current job/the job you just told me about], have you worked for any other employer for at least 5 years or more, including self-employment?

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

**GO TO L039 BRANCHPOINT
(AFTER LW072_2)**

L006

For how many such employers have you worked?

| 1. ONE | 2. TWO | 3. THREE | 4. FOUR |

| 5. FIVE OR MORE | 8. DK | 9. RF |

L007

(I want to ask about the most recent such job.)

Were you working for someone else, were you self-employed, or what?

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

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

GO TO L009

> **L008 BRANCHPOINT:** IF R IS FROM {AHEAD *or* CODA} COHORT (X023={1 or 2}), GO TO L009

L008

For whom did you work?

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

_____ | DK | | RF |

  EMPLOYER NAME

L009

When did you start working for [that employer/yourself]?

_____ OR _____ OR _____ | DK | | RF |

  L009   L010   L011
  YEAR   YEARS AGO   AT AGE

L013

IF SELF-EMPLOYED (L007=2):
What kind of industry did you work in? That is, what did your company do
or make?

(What industry did you typically work in?)

IF NOT SELF-EMPLOYED(L007 NOT 2):
What kind of business or industry did you work in -- that is, what did
they make or do at the place where you worked?

_____ | DK | | RF |

      INDUSTRY

L014 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2) *or* R IS FROM {AHEAD *or* CODA}
                  COHORT (X023={1 or 2}), GO TO L015

L014

What was the official title of your job?

(The title that your employer used?)

_____ | DK | | RF |

      TITLE

L015

What sort of work did you do?

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

_____ | DK | | RF |

   TYPE OF WORK

L016

When did you [leave that employer/stop working for yourself]?

_____ OR _____ OR _____ | DK | | RF |

L016   L017   L018
YEAR   YEARS AGO   AT AGE

L020

During your last full year at that job, how many hours a week did you
usually work?

_____ | DK | | RF |

   HOURS PER WEEK

L021

IWER: READ SLOWLY:
Counting paid vacations as weeks of work, how many weeks did you work
that year?

_____ | DK | | RF |

   NUMBER OF WEEKS

L096 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2) *or* R IS FROM {AHEAD *or* CODA}
               COHORT (X023={1 or 2}), GO TO L022

L096

Were you salaried on that job, paid by the hour, or what?

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

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

L022

How much were you earning, before taxes and other deductions, that year?

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

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

[IWER: USE ZERO FOR NONE]

_____ AMOUNT	0	DK	RF

GO TO L025 BRANCHPOINT

L023
    [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) _____ L024	8. DK	9. RF

L095 BRANCHPOINT: IF R IS FROM {AHEAD *or* CODA} COHORT (X023={1 or 2}), GO TO L027

IF R WAS SELF-EMPLOYED (L007=2) GO TO L025

L095

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

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

L025

Why did you [stop working at this business/leave that employer?]

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

[IWER: ENTER ALL THAT APPLY]

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

6. QUIT	7. RETIRED	97. OTHER (SPECIFY) _____ L026	98. DK	99. RF

L027

IF R IS SELF-EMPLOYED (L007=2):
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 when you worked for yourself?

OTHERWISE:
Were you included in a pension or retirement plan, or in any tax-deferred savings plan, through your work when you worked for that employer?

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

L028 BRANCHPOINT: IF R IS FROM {AHEAD *or* CODA} COHORT (X023={1 or 2}), GO TO L068

IF R DID NOT REPORT THAT WAS INCLUDED IN A PENSION PLAN (L027={5 *or* DK *or* RF}), GO TO L031 BRANCHPOINT

L028

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

1 — 8 PLANS

_____	0	DK	RF
NUMBER OF PLANS			
GO TO BEGINNING OF LW001_3 LOOP	**GO TO LW158_4 BRANCHPOINT**		**GO TO LW158_4 BRANCHPOINT**

L029

Is this just one plan or more than one?

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

GO TO LW158_4 BRANCHPOINT

BEGINNING OF **PENSION BLOCK-3:**
       (LW001_3 — LW042_3)

*NOTE: THE FOLLOWING PENSION LOOP (LW001_3 — LW042_3) IS A REPLICATE OF THAT
       APPEARING IN SECTION J (JW001_1 — JW042_1) (EXCEPT THAT QUESTIONS LW029
       & LW034 WERE ADDED TO THE FIRST OCCURRENCE OF THE BLOCK IN L) AND IS
       KNOWN AS THE SECTION J PENSION BLOCK.*

****BEGINNING OF LW001_3 LOOP: QUESTIONS LW001_3 THROUGH LW042_3 ARE REPEATED
FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT L028 (L028
={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT L029 (L029 ={1 or
3}).****

LW001_3
       IF THIS IS THE FIRST PLAN *and* {R HAS MORE THAN ONE PLAN (L028 ≥2 *or*
       L029=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 (L028 ≥2) *or* THE SECOND
       PLAN FOR (L029=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 ({L028 *or* L029}=1):
       I would like to know what type of plan this was.

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

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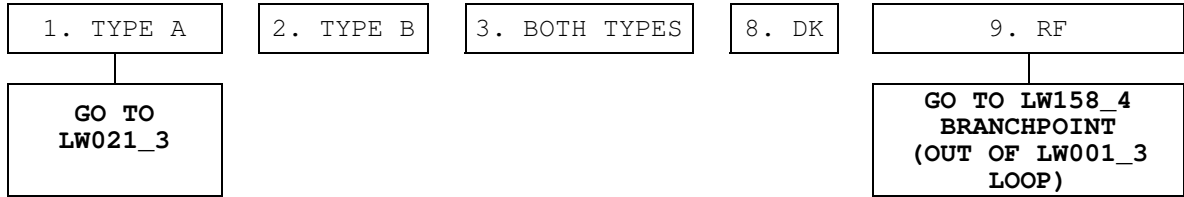

       ASK ALL Rs:
       Was your plan Type A or Type B?

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

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

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

```
GO TO
LW021_3
```

```
GO TO LW158_4
BRANCHPOINT
(OUT OF LW001_3
LOOP)
```

NOTE: FROM LW002_3 ONWARDS, THROUGHOUT THE REMAINDER OF THE PENSION BLOCK, THE SCREEN DISPLAYS THE TYPE OF PLAN SELECTED AT LW001_3. THE SAME APPLIES IN THE LATER PENSION BLOCK BEGINNING AT LW001_4.
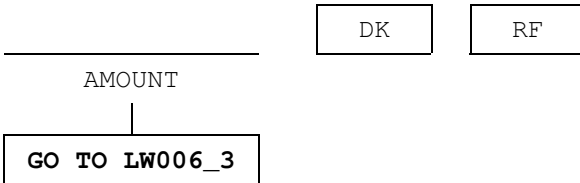
LW002_3
IF R HAS BOTH TYPES OF PLAN (LW001_3=3):
For the part of your pension where money is accumulated in an account, how much money was in your account when you left that [business/employer]?

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]

	DK	RF

AMOUNT

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GO TO LW006_3
```

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

LW003_3 – LW005_3 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

LW006_3

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) _____ LW007_3 | 98. DK | 99. RF |

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

LW065_3 BRANCHPOINT: IF R {WITHDREW THE MONEY *or* LOST BENEFITS} (LW006_3={1 *or* 6}), GO TO LW008_3 BRANCHPOINT

LW065_3

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

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

LW008_3 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW006_3=3 ONLY), GO TO LW009_3

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_3 NOT 3), GO TO LW063_3 BRANCHPOINT

LW008_3

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

_____ | DK | | RF |

AMOUNT

LW063_3 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_3 NOT 7), GO TO LW009_3 BRANCHPOINT

LW063_3
How much money in total did you receive in installments?

_____ | DK | | RF |

AMOUNT

LW009_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_3 NOT 3) *and* R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_3 NOT 7), GO TO LW013_3 BRANCHPOINT

LW009_3
How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

GO TO LW013_3 BRANCHPOINT

LW010_3 – LW012_3 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

LW013_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (LW006_3 NOT 4), GO TO LW018_3 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (LW006_3=4 ONLY), GO TO LW014_3

LW013_3

How much did you convert to an annuity?

_____	DK	RF
AMOUNT		

LW014_3

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

_____	DK	RF
AGE		

LW015_3

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

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

_____	0	DK	RF
AMOUNT			

GO TO LW049_3
(AFTER LW017_3)

LW016_3

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

PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY)	8. DK	9. RF
		_____ LW017_3		

LW049_3

> 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 LW054_3 BRANCHPOINT

7. OTHER (SPECIFY) _____ LW050_3	8. DK	9. RF

GO TO LW054_3 BRANCHPOINT

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

LW051_3

> What is that time period?

_____ OR	_____ OR	_____	DK	RF
LW051_3 UNTIL YEAR	LW052_3 UNTIL AGE	LW053_3 YEARS		

LW054_3 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO LW018_3 BRANCHPOINT

LW054_3

> 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) _____ LW055_3	8. DK	9. RF

LW018_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (LW006_3 NOT 2) *or* THAT WAS ONLY RESPONSE (LW006_3=2 ONLY), GO TO LW019_3 BRANCHPOINT

LW018_3
How much did the rollover amount to?

_____ | DK | | RF |
AMOUNT

LW019_3 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (LW006_3 NOT 5) *or* THAT WAS ONLY RESPONSE (LW006_3=5 ONLY), GO TO W056_3 BRANCHPOINT

LW019_3
How much did the transfer amount to?

_____ | DK | | RF |
AMOUNT

LW056_3 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY (LW006_3 NOT 1), GO TO LW021_3 BRANCHPOINT

IF R WITHDREW THE MONEY ONLY (LW006_3=1 ONLY), GO TO LW057_3

LW056_3
How much money did you withdraw?

_____ | DK | | RF |
AMOUNT

LW057_3
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 |

LW058_3 _____

LW021_3 BRANCHPOINT: IF PLAN IS TYPE B ONLY (LW001_3=2), GO TO LW042_3

LW021_3

IF R's PLAN IS BOTH TYPE A AND TYPE B *or* R DIDN'T KNOW
(LW001_3={3 *or* 8}):
Now about the part of your pension where benefits are based on a
formula.

ASK OF ALL:
Do you expect to receive benefits from this plan in the future, are you
receiving benefits now, did you get a cash settlement 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) _____ LW022_3	8. DK	9. RF

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

LW064_3 BRANCHPOINT: IF R REPORTED {RECEIVED CASH SETTLEMENT/LUMP-SUM *or* LOST
BENEFITS} LW021_3={3 *or* 6}), GO TO LW023_3 BRANCHPOINT

LW064_3

Were you allowed to receive benefits as a cash settlement or a lump-sum
payment?

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

LW023_3 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW
(LW021_3 NOT 2), GO TO LW030_3 BRANCHPOINT

LW023_3
    In what month and year did you start to receive these benefits?

    LW023_3
    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 |

    LW024_3
    YEAR

LW025_3
    How much are the benefits per month or year?

    [IWER: DO NOT PROBE DK/RF]

_____ | 0 | DK   RF
        AMOUNT

0GO TO LW026_3   **GO TO LW028_3**

    J116_3 – J118_3 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

LW026_3 BRANCHPOINT: GO TO LW028_3

    LW026_3
        [IWER: PROBE IF NECESSARY]
        Is that per month or year?
    PER:

| 4. MONTH | 6. YEAR | 7. OTHER (SPECIFY) _____ LW027_3 | 8. DK | 9. RF |

LW028_3
Are the benefits adjusted for changes in the cost of living?

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

GO TO LW059_3

LW029_3
Have they ever been adjusted for changes in the cost of living?

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

GO TO LW030_3 BRANCHPOINT

LW059_3
Are the benefits adjusted automatically?

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

LW030_3 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED CASH SETTLEMENT/LUMP-SUM
(LW021_3 NOT 3), GO TO LW033_3 BRANCHPOINT

LW030_3
How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |
AMOUNT

GO TO LW031_3

J123_3 – J125_3 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

LW031_3

    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

                     LW032_3

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

LW033_3 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA
                 (LW021_3 NOT 4), GO TO LW034_3 BRANCHPOINT

LW033_3

    How much did the rollover amount to?

    IRA ROLLOVER

    _____ | DK | RF |

        AMOUNT

LW034_3 BRANCHPOINT: IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS
                 (LW021_3 NOT 1), GO TO LW042_3

LW034_3

    How many years altogether were you included in this plan?

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

    [IWER: ROUND THE VALUE TO THE NEAREST YEAR]
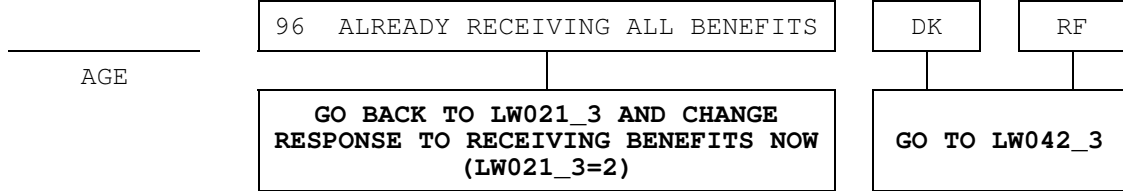
    _____ | DK | RF |

        YEARS

LW035_3 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 *or* 3}),
   GO TO LW042_3

LW035_3
　　At what age do you expect to start receiving (the rest of your) benefits
　　from this plan?

　　40-94 AGE

　_____
　　　　AGE

96 ALREADY RECEIVING ALL BENEFITS	DK	RF
GO BACK TO LW021_3 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW021_3=2)	**GO TO LW042_3**	

LW036_3
　　About how much do you expect these benefits to be, either as a percent
　　of your pay when you left that job, or as an amount per month or year
　　when you start receiving them?

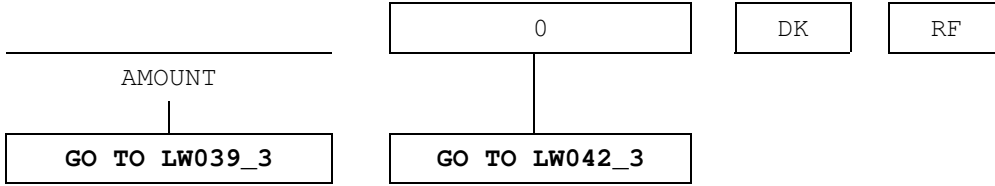| 1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
	GO TO LW038_3	**GO TO LW041_3**	**GO TO LW042_3**	
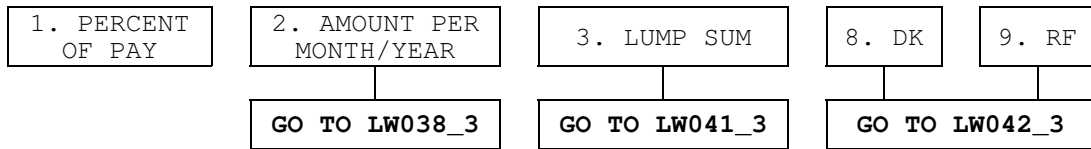
LW037_3
　　[IWER: ENTER PERCENT OF FINAL PAY]
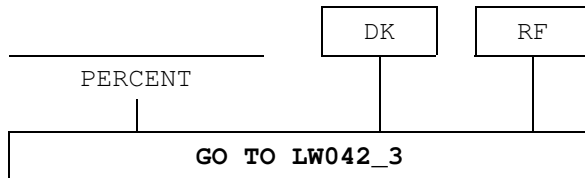
　_____　　DK　　RF
　　PERCENT

GO TO LW042_3

LW038_3
    [IWER: PROBE IF NECESSARY]
    How much do you expect to receive?

    [IWER: DO NOT PROBE DK/RF]

| _____ | 0 | DK | RF |

        AMOUNT

| **GO TO LW039_3** | **GO TO LW042_3** |

    J133_3 – J135_3 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

LW039_3 BRANCHPOINT: GO TO LW042_3

    LW039_3
        [IWER: PROBE IF NECESSARY]
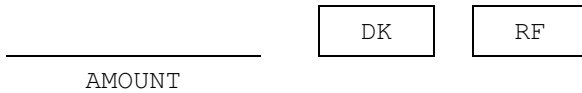   Is that per month or year?
    PER:

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

              LW040_3

| **GO TO LW042_3** |
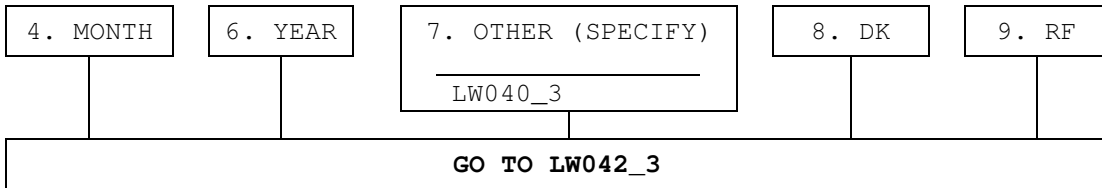
LW041_3
    [IWER: ENTER LUMP SUM AMOUNT]

| _____ | DK | RF |

        AMOUNT

LW042_3

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

_____

AGE

95 NO AGE REQUIREMENT	DK	RF

END OF LW001_3 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN AT L028, REPEAT QUESTIONS LW001_3 THROUGH LW042_3 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT L028 (L028={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT L029 (L029=3). IF NOT, CONTINUE ON TO LW158_4 BRANCHPOINT.

END OF **PENSION BLOCK-3:**
(LW001_3 — LW042_3)

LW158_4 BRANCHPOINT: IF R WAS SELF-EMPLOYED (L007=2), GO TO L031 BRANCHPOINT

BEGINNING OF **EMPLOYER INFORMATION BLOCK-4:**
(LW158_4 — LW165_4)

NOTE: THE FOLLOWING SERIES OF EMPLOYER NAME AND ADDRESS QUESTIONS (LW158_4 THROUGH LW165_4) IS A REPLICATE OF THAT APPEARING IN SECTION J (JW158_1 — JW165_1) AND IS KNOWN AS THE SECTION J EMPLOYER NAME BLOCK.

LW158_4

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 that employer, the employer we were just talking about.

For whom did you work on that job?

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

_____

COMPANY NAME

DK	RF

GO TO L031 BRANCHPOINT

LW159_4
What is the address of the place where you work(ed)?

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

DK	RF
GO TO LW161_4	**GO TO L031 BRANCHPOINT**

_____
ADDRESS 1

DK	RF

_____
LW160_4
ADDRESS 2

DK	RF
	GO TO L031 BRANCHPOINT

_____
LW161_4
CITY

97. OTHER COUNTRY (SPECIFY)	98. DK	99. RF
LW163_4		**L031 BRANCHPOINT**

_____
LW162_4
STATE

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

DK	RF

_____
LW164_4
ZIP

[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

DK	RF

_____
LW165_4
PHONE NUMBER

END OF **EMPLOYER INFORMATION BLOCK-4:**
(LW158_4 — LW165_4)

L031 BRANCHPOINT: IF R HAS HAD ONLY ONE OTHER JOB THAT HAS LASTED 5 YEARS OR
MORE (L006=1), GO TO L039 BRANCHPOINT (AFTER LW072_2)

L031

Besides the jobs you have already told me about, have you worked for any
other employer including self-employment where you were included in a
pension or retirement plan, or in a tax-deferred savings plan of some
sort?

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

**GO TO L039 BRANCHPOINT
(AFTER LW072_2)**

L032

How many such employers have you worked for?

(Besides the ones you have already told me about.)

[IWER: WHERE R WAS INCLUDED IN A PENSION OR RETIREMENT PLAN]

| DK | RF |

_____
NUMBER OF EMPLOYERS

BEGINNING OF L034 LOOP: REPEAT L034 THROUGH W041_4 FOR FIRST AND SECOND EMPLOYERS MENTIONED.

L034

When did you start working for [that/the first such/the next such] employer?

	DK	RF

_____
YEAR

L035

And when did you leave?

	DK	RF

_____
YEAR

L036

How much were you earning when you left?

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

[IWER: USE ZERO FOR NONE]

	0	DK	RF

_____
AMOUNT

GO TO LW001_4

L037

[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

_____
L038

BEGINNING OF **PENSION BLOCK–4**
      (LW001_4 —— LW041_4)

*NOTE: THE FOLLOWING SERIES OF PENSION QUESTIONS (LW001_4 THROUGH LW041_4) IS A
      REPLICATE OF THAT APPEARING IN SECTION J (JW001_1 —— JW041_1) AND IS
      KNOWN AS THE SECTION J PENSION BLOCK.*

LW001_4
      I would like to know about the type of the most important pension or
      retirement plan you had.

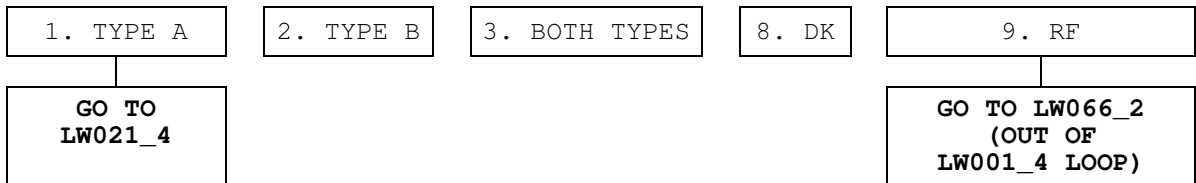   READ TO ALL Rs ON THE FIRST LOOP:
      In some retirement plans, call them Type A, benefits are usually based
      on a formula involving age, years of service and salary. In other plans,
      call them Type B, money is accumulated in an account for you.

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

      Was your plan Type A or Type B?

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

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

1. TYPE A	2. TYPE B	3. BOTH TYPES	8. DK	9. RF
GO TO LW021_4				**GO TO LW066_2 (OUT OF LW001_4 LOOP)**

LW002_4

IF R HAS BOTH TYPES OF PLAN (LW001_4=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 job?

OTHERWISE:
How much money was in your account when you left that job?

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

[IWER: DO NOT PROBE DK/RF]

| _____ | DK | RF |
| AMOUNT | | |

```
GO TO LW006_4
```

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

LW003_4 - LW005_4 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

LW006_4

When you left that job, 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) _____ LW007_4 | 98. DK | 99. RF |

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

LW065_4 BRANCHPOINT: IF R {WITHDREW THE MONEY *or* LOST BENEFITS} (LW006_4={1 *or*
6}), GO TO LW008_4 BRANCHPOINT

LW065_4
>Were you allowed to receive benefits in a lump-sum payment?

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

LW008_4 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (LW006_4=3 ONLY), GO TO LW009_4

IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_4 NOT 3), GO TO LW063_4 BRANCHPOINT

LW008_4
>How much money did you leave in the old account to accumulate?

_____ | DK | | RF |
   AMOUNT

LW063_4 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_4 NOT 7), GO TO LW009_4 BRANCHPOINT

LW063_4
>How much money in total did you receive in installments?

_____ | DK | | RF |
   AMOUNT

LW009_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY WAS LEFT TO ACCUMULATE IN PENSION ACCOUNT (LW006_4 NOT 3) *and* R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} INSTALLMENTS (LW006_4 NOT 7), GO TO LW013_4 BRANCHPOINT

LW009_4

How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

_____ | DK | | RF |

AMOUNT

| GO TO LW013_4 BRANCHPOINT |

LW010_4 – LW012_4 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

LW013_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY (LW006_4 NOT 4), GO TO LW018_4 BRANCHPOINT

IF MONEY IN PENSION ACCOUNT WAS CONVERTED TO AN ANNUITY ONLY (LW006_4=4 ONLY), GO TO LW014_4

LW013_4

How much did you convert to an annuity?

_____ | DK | | RF |

AMOUNT

LW014_4

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

_____ | DK | | RF |

AGE

LW015_4

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

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

	0	DK	RF

_____
AMOUNT

GO TO LW049_4 (AFTER LW017_4)

LW016_4

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

4. MONTH	6. YEAR	7. OTHER (SPECIFY) _____ LW017_4	8. DK	9. RF

LW049_4

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 LW054_4 BRANCHPOINT

7. OTHER (SPECIFY) _____ LW050_4	8. DK	9. RF

GO TO LW054_4 BRANCHPOINT

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

LW051_4

What is that time period?

_____	OR	_____	OR	_____	DK	RF
LW051_4 UNTIL YEAR		LW052_4 UNTIL AGE		LW053_4 YEARS		

LW054_4 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),
                GO TO LW018_4 BRANCHPOINT

LW054_4

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) | 8. DK | 9. RF |

LW055_4

LW018_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS ROLLED OVER INTO AN IRA (LW006_4 NOT 2) *or* THAT WAS ONLY RESPONSE (LW006_4=2 ONLY), GO TO LW019_4 BRANCHPOINT

LW018_4

How much did the rollover amount to?

| DK | RF |

_____
AMOUNT

LW019_4 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION ACCOUNT WAS TRANSFERRED TO NEW EMPLOYER (LW006_4 NOT 5) *or* THAT WAS ONLY RESPONSE (LW006_4=5 ONLY), GO TO LW056_4 BRANCHPOINT

LW019_4

How much did the transfer amount to?

| DK | RF |

_____
AMOUNT

LW056_4 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY (LW006_4 NOT 1), GO TO LW021_4 BRANCHPOINT

IF R WITHDREW THE MONEY ONLY (LW006_4=1 ONLY), GO TO LW057_4

LW056_4

How much money did you withdraw?

| DK | RF |

_____
AMOUNT

LW057_4

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) _____ LW058_4	8. DK	9. RF

LW021_4 BRANCHPOINT: IF PLAN IS TYPE B ONLY (LW001_4=2), GO TO END OF L034 LOOP (AFTER LW041_4)

LW021_4

>   IF R's PLAN IS BOTH TYPE A AND TYPE B *or* R DIDN'T KNOW
>   (LW001_4={3 *or* 8}):
>   Now about the part of your pension where benefits are based on a formula.
>
>   ASK OF ALL:
>   Do you expect to receive benefits from this plan in the future, are you receiving benefits now, did you get a cash settlement 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) _____ LW022_4	8. DK	9. RF

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

LW064_4 BRANCHPOINT: IF R {REPORTED RECEIVED CASH SETTLEMENT/LUMP-SUM *or* LOST BENEFITS} LW021_4={3 *or* 6}), GO TO LW023_4 BRANCHPOINT

LW064_4

>   Were you allowed to receive benefits as a cash settlement or a lump-sum payment?

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

LW023_4 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVES BENEFITS NOW (LW021_4 NOT 2), GO TO LW030_4 BRANCHPOINT

LW023_4

>   In what month and year did you start to receive these benefits?
>
>   LW023_4
>   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

_____

LW024_4
YEAR

LW025_4
How much are the benefits per month or year?

[IWER: DO NOT PROBE DK/RF]

_____	0	DK	RF
AMOUNT			

GO TO LW026_4	**GO TO LW028_4**

J116_4 – J118_4 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

LW026_4 BRANCHPOINT: GO TO LW028_4

LW026_4
    [IWER: PROBE IF NECESSARY]
    Is that per month or year?
PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY)	8. DK	9. RF
		LW027_4		

LW028_4
Are the benefits adjusted for changes in the cost of living?

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

GO TO LW059_4

LW029_4
Have they ever been adjusted for changes in the cost of living?

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

GO TO LW030_4 BRANCHPOINT

LW059_4
Are the benefits adjusted automatically?

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

LW030_4 BRANCHPOINT: IF R DID NOT REPORT THAT RECEIVED CASH SETTLEMENT/LUMP-SUM
(LW021_4 NOT 3), GO TO LW033_4 BRANCHPOINT

LW030_4
How much did the cash settlement amount to?

[IWER: DO NOT PROBE DK/RF]

| _____ | DK | RF |

AMOUNT

GO TO LW031_4

J123_4 – J125_4 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

LW031_4
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) _____ LW032_4 | 8. DK | 9. RF |

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

LW033_4 BRANCHPOINT: IF R DID NOT REPORT THAT ROLLED PENSION OVER INTO IRA
(LW021_4 NOT 4), GO TO LW034_4 BRANCHPOINT

LW033_4

How much did the rollover amount to?

IRA ROLLOVER

_____ | DK | | RF |

AMOUNT

LW034_4 BRANCHPOINT: IF R DID NOT REPORT THAT IS EXPECTING FUTURE BENEFITS
(LW021_4 NOT 1), GO TO END OF L034 LOOP (AFTER LW041_4)

LW034_4

How many years altogether were you included in this plan?

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

[IWER: ROUND THE VALUE TO THE NEAREST YEAR]

_____ | DK | | RF |

YEARS

LW035_4 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW (A009={2 *or* 3}), GO TO END OF
L034 LOOP (AFTER LW041_4)

LW035_4

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 |

AGE

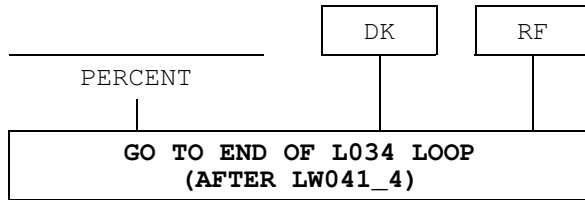| **GO BACK TO LW021_4 AND CHANGE RESPONSE TO RECEIVING BENEFITS NOW (LW021_4=2)** | | **GO TO END OF L034 LOOP (AFTER LW041_4)** |

LW036_4
About how much do you expect these benefits to be, either as a percent
of your pay when you left that job, or as an amount per month or year
when you start receiving them?

1. PERCENT OF PAY	2. AMOUNT PER MONTH/YEAR	3. LUMP SUM	8. DK	9. RF
	GO TO LW038_4	**GO TO LW041_4**	**GO TO END OF L034 LOOP (AFTER LW041_4)**	
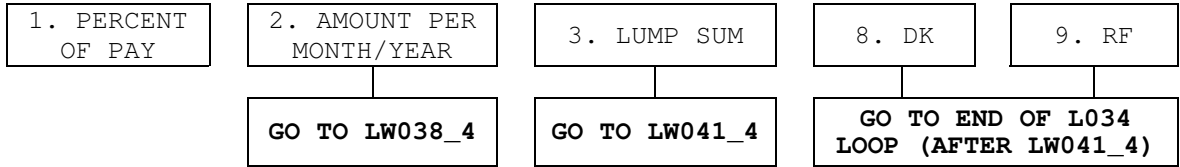
LW037_4
[IWER: ENTER PERCENT OF FINAL PAY]

_____ | DK | RF |

PERCENT

**GO TO END OF L034 LOOP
(AFTER LW041_4)**

LW038_4
    [IWER: PROBE IF NECESSARY]
    How much do you expect to receive?

    [IWER: DO NOT PROBE DK/RF]

	0	DK	RF

AMOUNT

GO TO LW039_4	**GO TO END OF L034 LOOP (AFTER LW041_4)**
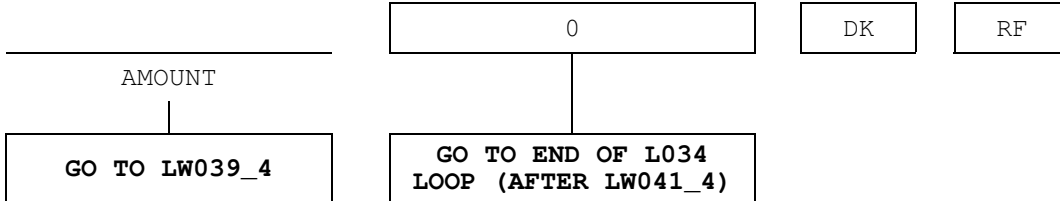
    J133_4 – J135_4 Unfolding Sequence
        Question text: Do you expect a total of less than $____ per year, more
           than $____ per year, or what?

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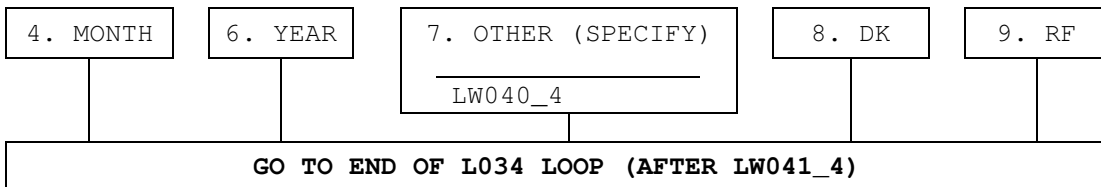   ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
               ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

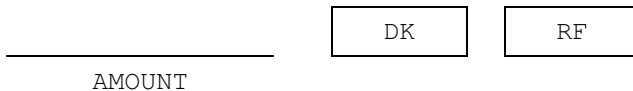LW039_4 BRANCHPOINT: GO TO END OF L034 LOOP (AFTER LW041_4)

    LW039_4
          [IWER: PROBE IF NECESSARY]
          Is that per month or year?
    PER:

4. MONTH	6. YEAR	7. OTHER (SPECIFY)	8. DK	9. RF
		LW040_4		

GO TO END OF L034 LOOP (AFTER LW041_4)

LW041_4
    [IWER: ENTER LUMP SUM AMOUNT]

	DK	RF

AMOUNT

END OF **PENSION BLOCK–4**
    (LW001_4 — LW041_4)

****END OF L034 LOOP: REPEAT L034 THROUGH LW041_4 FOR SECOND EMPLOYER, IF ANY.
IF NOT, CONTINUE ON TO LW066_2.****

BEGINNING OF **PAST PENSION BLOCK–2**
    (LW066_2 — LW073_2)

LW066_2
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 L039 BRANCHPOINT

LW067_2
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 LW069_2

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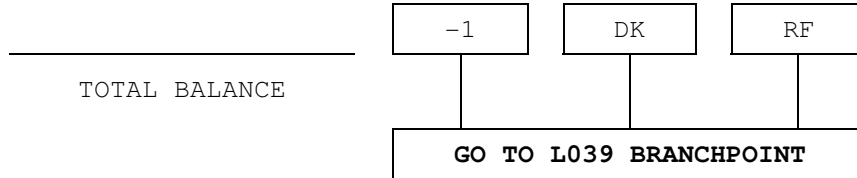   DATA DISTRIBUTION FILES.*

LW068_2
PER:

| 4. MONTH | 6. YEAR | 7. OTHER (SPECIFY)   LW073_2 | 8. DK | 9. RF |

LW069_2
　　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
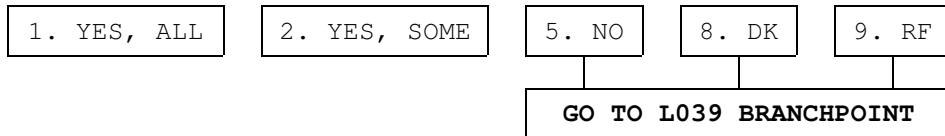　　benefits in the future?

　　[IWER: IF R SAYS 'DOES NOT HAVE ANY ACCOUNT(S)', ENTER [−1]]

−1	DK	RF

＿＿＿＿＿＿＿＿＿＿＿＿＿＿

　　TOTAL BALANCE

GO TO L039 BRANCHPOINT

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

LW070_2
　　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 L039 BRANCHPOINT

LW071_2
　　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) ＿＿＿＿＿＿＿＿＿ LW072_2	8. DK	9. RF
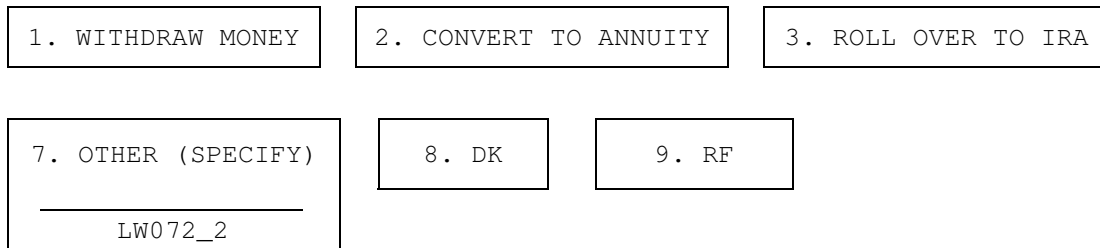
END OF **PAST PENSION BLOCK−2**
　　　(LW066_2 — LW073_2)

L039 BRANCHPOINT: IF R IS NOT CURRENTLY WORKING (J020=5) *and* R LAST WORKED MORE
THAN A YEAR AGO (per K004 *or* K005), GO TO L040

L039

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

[IWER: 'WEEKS WORKED' FOR THIS QUESTION COULD BE FROM R'S CURRENT JOB
(AS REPORTED IN SECTION J) OR FROM THE LAST/PREVIOUS JOB R WORKED AT
DURING THE LAST 12 MONTHS (AS REPORTED IN SECTION K/L)]

[IWER: COUNT PAID SICK TIME AS WORK TIME]

| DK | | RF |

————————————————
NUMBER OF WEEKS

L040

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 ever been offered such an early retirement window on any job?

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

GO TO L068

L041

How many times has this happened?

| DK | | RF |

————————————————
NUMBER OF TIMES

GO TO L068

*** BEGINNING OF L043 LOOP: REPEAT L043 THROUGH L063 FOR FIRST AND LAST SPECIAL INCENTIVE THE R RECEIVED.***

L043

When was the [first/last] special incentive offered?

_____ | DK | | RF |

YEAR

L044

Which employer were you working for at the time?

[IWER: ENTER FULL EMPLOYER NAME]

_____ | DK | | RF |

EMPLOYER

L045

Was the special incentive a cash bonus, improved pension benefits, or what?

[IWER: ENTER 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) _____ L046 | 8. DK | 9. RF |

L047 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED CASH BONUS (L045 NOT 1), GO TO L048 BRANCHPOINT

L047

How much did the cash bonus offer amount to?

[IWER: USE ZERO FOR NONE]

_____ | DK | | RF |

AMOUNT

L048 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED IMPROVED PENSION BENEFITS (L045 NOT 2), GO TO L051 BRANCHPOINT

L048

How much did the extra pension benefits offer amount to?

	0	DK	RF

_____
AMOUNT

GO TO L051 BRANCHPOINT

L049

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

PER:

2. WEEK	4. MONTH	6. YEAR	95. LUMP SUM

97. OTHER (SPECIFY)	98. DK	99. RF

_____
L050

L051 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED TEMPORARY MEDICAL
INSURANCE (L045 NOT 4), GO TO L054 BRANCHPOINT

L051

Until what age was the temporary medical insurance offered?

35 — 80 AGE

	95 NUMBER OF YEARS GIVEN	96 ANSWERED YEAR	DK	RF

_____
AGE

GO TO L054 BRANCHPOINT   **GO TO L053**   **GO TO L054 BRANCHPOINT**

L052

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

1 — 25 YEARS

	DK	RF

_____
YEARS

GO TO L054 BRANCHPOINT

L053

[IWER: PROBE IF NECESSARY:]
Until which year was the temporary medical insurance offered?

_____ | DK | | RF |

YEAR

L054 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED A TEMPORARY CASH BENEFIT
(L045 NOT 5), GO TO L059 BRANCHPOINT

L054

How much did the temporary cash benefits amount to?

[IWER: USE ZERO FOR NONE]

_____ | 0 | | DK | | RF |

AMOUNT

| GO TO L056 |

L055
[IWER: PROBE IF NECESSARY]
Was that per month or year?
PER:

| 2. WEEK | | 4. MONTH | | 6. YEAR | | 95. LUMP SUM |

| 97. OTHER (SPECIFY) | | 98. DK | | 99. RF |

L056

Until what age was the temporary cash benefit offered?

35 — 80 AGE

_____ | 95 NUMBER OF YEARS GIVEN | | 96 ANSWERED YEAR | | DK | | RF |

AGE

| GO TO L059 BRANCHPOINT | | GO TO L058 | | GO TO L059 BRANCHPOINT |

L057

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

0 — 25 YEARS

_____ | DK | | RF |

        YEARS

L058 BRANCHPOINT: IF R DID NOT GIVE THE YEAR THAT WAS OFFERED A TEMPORARY CASH
                  BENEFIT (L056 NOT 96), GO TO L059 BRANCHPOINT

L058

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

_____ | DK | | RF |

        YEAR

NOTE: RANGE IS 1900 TO (CURRENT YEAR + 25)

L059 BRANCHPOINT: IF R DID NOT REPORT THAT WAS OFFERED ADDITIONAL YEARS OF
                  SERVICE CREDIT (L045 NOT 6), GO TO L060 BRANCHPOINT

L059

How many years of service credit were you offered?

1 — 20 YEARS

_____ | DK | | RF |

        YEARS

L060 BRANCHPOINT: IF R's OFFER DID NOT INCLUDE OTHER SPECIAL INCENTIVES
                  (L045 NOT 7), GO TO L061

L060

IF R MENTIONS OTHER INCENTIVES ONLY (L045=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.*

[IWER: USE ZERO FOR NONE]

	DK	RF

_____
    AMOUNT

*NOTE: ALL TYPES OF INCENTIVES SELECTED AT L045 ARE INCLUDED IN THE
        QUESTION TEXT.*

L061

Did you accept the incentive and leave that employer?

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

GO TO L063

L062

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. WOULD HAVE LEFT ANYWAY	8. DK	9. RF

GO TO END OF LOOP (AFTER L063)

L063

If you had been offered twice as much (to leave) at that time, would you
have done so?

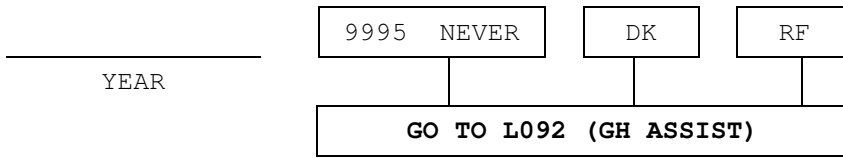| 1. YES	5. NO	8. DK	9. RF

****END OF L043 LOOP: REPEAT L043 THROUGH L063 FOR SECOND EARLY-OUT WINDOW, IF
APPLICABLE. IF NOT, CONTINUE ON TO L068.****

L068

We need a little information about jobs you might have held years ago.

In what year did you first work for six months or more?

[IWER: USE 9995 FOR NEVER]

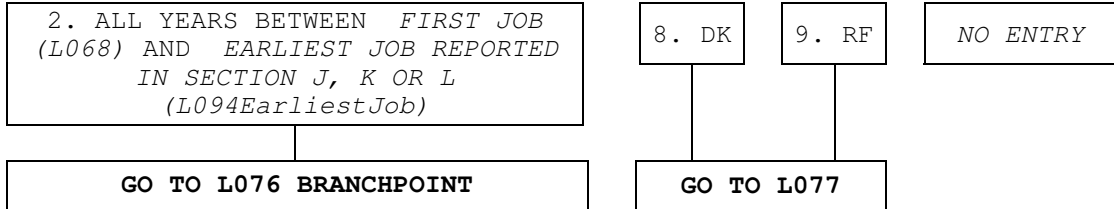| _____	9995 NEVER	DK	RF
YEAR			

GO TO L092 (GH ASSIST)

L072 BRANCHPOINT: IF YEAR R STARTED FIRST (6 MONTHS OR MORE) JOB (AS REPORTED AT
L068) WAS NO EARLIER THAN THE EARLIEST START DATE AMONG
REPORTED JOBS IN SECTIONS J, K OR L, GO TO L077

L072

Based on questions we've asked you so far, we have a good idea of your employment history since *YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).* The next question refers to the period between *YEAR STARTED FIRST JOB (per L068)* and *YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).*

During how many of these years did you work six months or more?

[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

2. ALL YEARS BETWEEN *FIRST JOB (L068)* AND *EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob)*	8. DK	9. RF	*NO ENTRY*
GO TO L076 BRANCHPOINT	**GO TO L077**		

OR

L071

[IWER: IF R GIVES NUMBER OF YEARS, ENTER THE NUMBER ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

_____   *NO ENTRY*

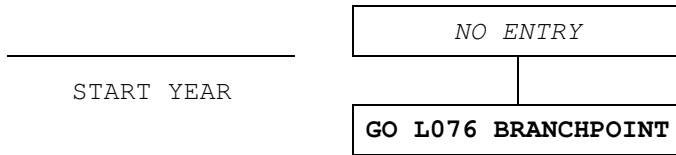NUMBER OF YEARS

GO TO L076 BRANCHPOINT
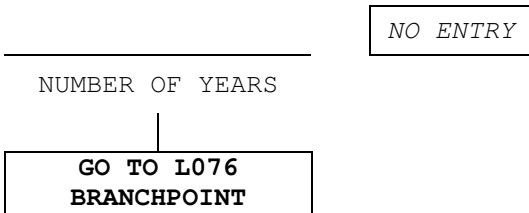
OR

L069
    (Based on questions we've asked you so far, we have a good idea of your employment history since *YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).* The next question refers to the period between *YEAR STARTED FIRST JOB (per L068)* and *YEAR STARTED EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob).*

    During how many of these years did you work six months or more?)

    [IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER START YEAR ON THIS SCREEN]

    [IWER: PRESS [ENTER] FOR OTHER CHOICES]

NO ENTRY

_____

START YEAR

GO L076 BRANCHPOINT

AND

L070
    [IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER END YEAR ON THIS SCREEN]
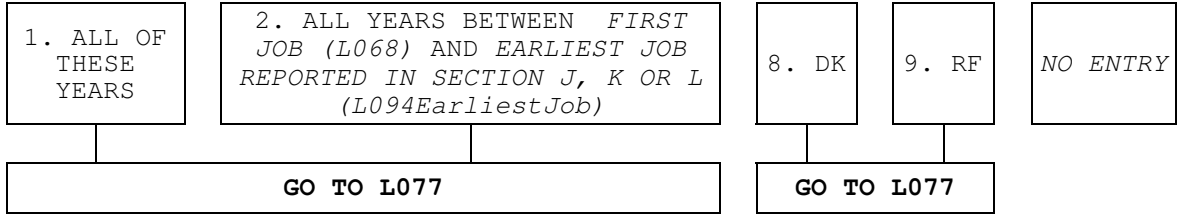
_____

END YEAR

L076

And during how many of these years did you work full time?

[IWER: IF R GIVES NUMBER OF YEARS, PRESS [ENTER] AND RECORD THE NUMBER ON THE NEXT SCREEN]

1. ALL OF THESE YEARS	2. ALL YEARS BETWEEN *FIRST JOB (L068)* AND *EARLIEST JOB REPORTED IN SECTION J, K OR L (L094EarliestJob)*	8. DK	9. RF	*NO ENTRY*
GO TO L077		**GO TO L077**		

OR

L075

[IWER: IF R GIVES NUMBER OF YEARS, ENTER THE NUMBER ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

NO ENTRY

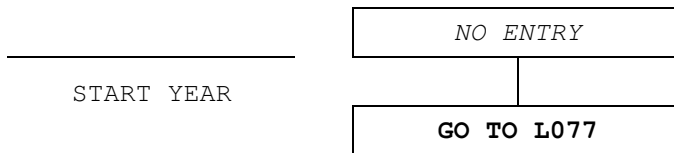_____

NUMBER OF YEARS

GO TO L077
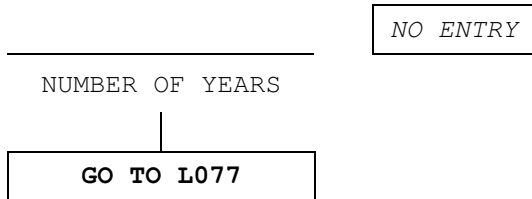
OR

L073

(And during how many of these years did you work full time)?

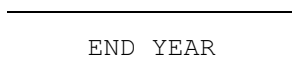[IWER: IF R GIVES A RANGE OF YEARS, ENTER START YEAR ON THIS SCREEN]

[IWER: PRESS [ENTER] FOR OTHER CHOICES]

NO ENTRY

_____

START YEAR

GO TO L077

AND

L074

[IWER: IF R GIVES A RANGE OF YEARS OTHER THAN THE ABOVE RANGE, ENTER END YEAR ON THIS SCREEN]

_____

END YEAR

L077

(Remind me again...)
Have you ever been employed by a unit of a state, county, or local government?

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

GO TO L082

L078

During what years were you employed by state or local governments?

FIRST EMPLOYMENT PERIOD

FROM _____ TO _____ | DK | RF |

L078   L079
START YEAR   END YEAR

SECOND EMPLOYMENT PERIOD

[IWER: IF R HAD ONLY ONE GOVERNMENT JOB, PRESS [ENTER] FOR NONE]

(IF [ENTER] WAS PRESSED FOR NONE AT L080, GO TO L082)

FROM _____ TO _____ | DK | RF |

L080   L081
START YEAR   END YEAR

L082

Aside from military service, (remind me again,) have you ever been employed by the federal government?

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

GO TO L087

L083

> During what years were you employed by the federal government?

FIRST EMPLOYMENT PERIOD

FROM _____ TO _____ | DK | | RF |
           L083   L084
        START YEAR   END YEAR

SECOND EMPLOYMENT PERIOD

> [IWER: IF R HAD ONLY ONE GOVERNMENT JOB, PRESS [ENTER] FOR NONE]
>
> (**IF [ENTER] WAS PRESSED FOR NONE AT L085, GO TO L087**)

FROM _____ TO _____ | DK | | RF |
           L085   L086
        START YEAR   END YEAR

L087

> Some state and local government and certain other workers have not always been covered by Social Security.
>
> (Including the state, local, and federal jobs you just told me about and other jobs,) [did/Did] you ever work in a job where you did not pay social security taxes?

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

GO TO L092 (L ASSIST)

L088

   During what years were you first employed in a job where social security
   taxes were not paid?

 FIRST EMPLOYMENT PERIOD

   FROM _____   TO _____ | DK | | RF |
            L088   L089
          START YEAR   END YEAR

 SECOND EMPLOYMENT PERIOD

   ┌──┐
   │ [IWER: PRESS [ENTER] FOR NONE]   │
   │   │
   │ **(IF NONE, GO TO L092 (L ASSIST))**   │
   └──┘

   FROM _____   TO _____ | DK | | RF |
            L090   L091
          START YEAR   END YEAR

L092

   L ASSIST
   IWER:
   HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN SECTION L —
   JOB HISTORY?

   | 1. NEVER | | 2. A FEW TIMES | | 3. MOST OR ALL | | 4. THE SECTION WAS DONE |
   | | | | | OF THE TIME | | BY A PROXY REPORTER |

GO TO SECTION M