

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

MAJOR FLOW CONTROL, CONDITION AND FILL VARIABLES *

THIS IS A **REINTERVIEW R** (Z076=1);

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

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** ({J005 or J020}=1)

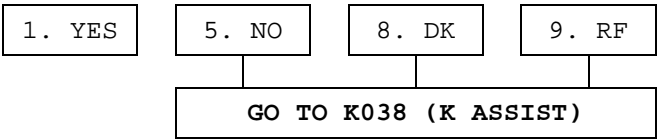
R IS **NOT CURRENTLY WORKING** (J020=5)

* 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.

K003 BRANCHPOINT: IF THIS IS A REINTERVIEW R (Z076=1), GO TO SECTION L
IF R IS WORKING NOW FOR PAY (J005 or J020=1), GO TO SECTION L

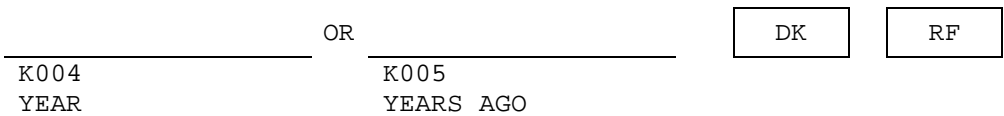
K003

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



K004

When did you last work for pay?



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

K006

In what month was that?

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

K007 BRANCHPOINT: IF {R LAST WORKED FOR PAY MORE THAN 20 YEARS AGO or REFUSED TO ANSWER WHEN S/HE LAST WORKED} (per K004 or K005), GO TO K022

K007

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

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

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

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

IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (K007 NOT 2):

What kind of business or industry did you work in — that is, what did they make or do at the place where you worked?

IF R WAS SELF-EMPLOYED (K007=2):

What industry did you work in? That is, what did your company do or make?

(What industry did you typically work in?)

DK	RF
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INDUSTRY

K009 BRANCHPOINT: IF R WAS SELF-EMPLOYED (K007=2) or IS IN {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO K010

K009

What was the official title of your job?

(The title that your employer used?)

DK	RF
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TITLE

K010

What sort of work did you do?

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

TYPE OF WORK

K011

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

HOURS PER WEEK

K012 BRANCHPOINT: IF R WAS SELF-EMPLOYED (K007=2) or IS IN {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO K014

K012

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

1. YES	5. NO	8. DK	9. RF
GO TO K014			

K013

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

1. YES	5. NO	8. DK	9. RF
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K014

IWER: READ SLOWLY:

Counting paid vacations as weeks of work, how many weeks a year did you usually work?

NUMBER OF WEEKS

K039 BRANCHPOINT: IF R WAS SELF-EMPLOYED (K007=2) or IS IN {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO K015

K039

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

K015

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

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

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

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

AMOUNT

0	DK	RF
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GO TO K018 BRANCHPOINT

K016

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	7. OTHER (SPECIFY) _____ K017	8. DK	9. RF	

K018 BRANCHPOINT: IF R IS IN {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO K022
IF R WAS SELF-EMPLOYED (K007=2), GO TO K020

K018

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

[IWER: DO NOT PROBE DK/RF]

NUMBER OF EMPLOYEES

DK	RF
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GO TO K020

K019

Was 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

K020

About how many employees worked for that company or organization at all locations?

[IWER: DO NOT PROBE DK/RF]

IF R WAS SELF-EMPLOYED (K007=2):
[IWER: ENTER '-2' IF ONLY ONE LOCATION]

IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (K007 NOT 2):
[IWER: THE NUMBER MUST BE AT LEAST AS LARGE AS K018]

_____	DK	RF
NUMBER OF EMPLOYEES		
GO TO K022		

K021

Was 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

K022

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

_____	OR	_____	OR	_____	DK	RF
K022		K023		K024		
YEAR		YEARS AGO		AT AGE		

K025 BRANCHPOINT: IF {R LAST WORKED FOR PAY MORE THAN 20 YEARS AGO or REFUSED TO ANSWER WHEN S/HE LAST WORKED} (per K004 or K005), GO TO K038 (K ASSIST)

K025

How much were you earning, before taxes and other deductions, when you started?

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

_____	0	DK	RF
AMOUNT			
GO TO K028			

K026

PER:

1. HOUR	2. WEEK	3. EVERY TWO WEEKS/BI-WEEKLY	4. MONTH	5. TWICE A MONTH
6. YEAR	7. OTHER (SPECIFY) _____ K027		8. DK	9. RF

K028 BRANCHPOINT: IF R IS IN {AHEAD or CODA} COHORT (X023={1 or 2}),
GO TO K031

IF R WAS SELF-EMPLOYED (K007=2), GO TO K029

K028

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

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

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

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

[IWER: PROBE IF NECESSARY]

(Did the business close, were you laid off or let go, did you have poor health or a disability, did you leave to take care of family members, did you quit, did you retire, did ownership of your employment change, did your pension rules change, or what?)

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

1. BUSINESS CLOSED	2. LAID OFF/LET GO	3. POOR HEALTH/DISABLED	4. FAMILY CARE
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6. QUIT	7. RETIRED	9. OWNERSHIP CHANGED	
10. PENSION RULES CHANGED	97. OTHER (SPECIFY) K030	98. DK	99. RF

K031

IF R DID NOT REPORT THAT WAS SELF-EMPLOYED (K007 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 that employer.

IF R WAS SELF-EMPLOYED (K007=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?

[IF R MENTIONS IRA OR SOCIAL SECURITY, NOTE IN COMMENT BOX AND SAY:]
I will ask about these later in the interview. Here, I just want to find out about other plans operated through your previous [business/employer].

1. YES	5. NO	8. DK	9. RF
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K032 BRANCHPOINT: IF R IS IN {AHEAD or CODA} COHORT (X023={1 or 2}), GO TO K038 (K ASSIST)

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

K032

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

1 — 8 PLANS

0. NONE	1. ONE	2. TWO	3. THREE	4. FOUR	5. FIVE
GO TO K035	GO TO BEGINNING OF KW078_2 LOOP				
6. SIX	7. SEVEN	8. EIGHT	95. DENIES BEING INCLUDED IN PENSION PLAN	98. DK	99. RF
GO TO BEGINNING OF KW078_2 LOOP			GO TO K035	GO TO K035	

K033

Is this just one plan or more than one?

1. ONE PLAN

3. MORE THAN ONE

8. DK

9. RF

GO TO K035

BEGINNING OF PENSION BLOCK-2 (KW078_2 — KW077_2)

NOTE: THE FOLLOWING PENSION LOOP (KW078_2) IS A REPLICATE OF THAT APPEARING IN SECTION J (JW078_1 THROUGH JW077_1), WITH THE ADDITION OF QUESTIONS W029 & W034. THE "_2" AFTER EACH LABEL INDICATES THAT THIS IS THE SECOND TIME THIS BLOCK IN THE QUESTIONNAIRE.

BEGINNING OF KW078_2 LOOP: QUESTIONS KW078_2 THROUGH KW077_2 ARE REPEATED FOR UP TO FOUR PENSION PLANS IF R REPORTED THE NUMBER OF PLANS AT K032 (K032={1-8}) OR FOR UP TO TWO PLANS IF R REPORTED HAVING PLANS AT K033(K033={1 or 3}).

KW078_2

IF THIS IS THE FIRST PLAN and R HAD MORE THAN ONE PLAN (K032 ≥ 2 or K033=3):

Now I have some questions about the most important of these plans.

What was the name of this plan?

IF THIS IS THE SECOND, THIRD OR FOURTH PLAN (K032 ≥ 2) or R HAD MORE THAN ONE PLAN (K033=3):

Now I have some questions about the next most important of these plans.

What was the name of this plan?

IF R HAD ONLY ONE PLAN ({K032 or K033}=1):

What was the name of this plan?

_____ DK RF

NAME OF PLAN

KW082_2

Was it a 401K, a Supplemental Retirement Account (SRA), defined benefit, defined contribution, or what?

(What did your former employer call it?)

1. 401K PLAN	2. SUPPLEMENTAL RETIREMENT ACCOUNT (SRA)	3. DEFINED BENEFIT PLAN	4. DEFINED CONTRIBUTION PLAN	5. 401A
6. 403B PLAN	7. 457 PLAN	8. THRIFT/SAVINGS PLAN (TSP)	9. PROFIT-SHARING PLAN	10. EMPLOYEE STOCK OWNERSHIP PLAN (ESOP)
11. MONEY PURCHASE PLAN	12. PORTABLE CASH OPTION PLAN	13. EMPLOYEE STOCK PURCHASE PLAN (ESPP)	14. SEP OR SIMPLE PLAN	

15. COMBINATION
PLAN

16. CASH BALANCE
PLAN

97. OTHER
(SPECIFY)

KW083_2

98. DK

99. RF

KW001_2

IF THIS IS THE FIRST TIME QUESTION ASKED:

Some pension and retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's pension or retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.

What type of plan is your [PLAN NAME] (plan)?

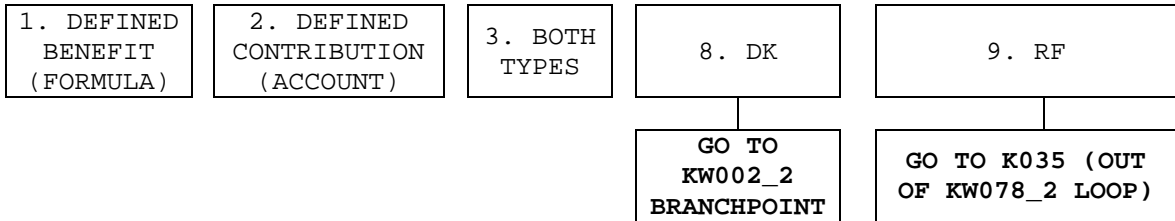
OTHERWISE:

(Some pension and retirement plans base benefits on a formula involving age, years of service and salary, often called a defined benefit plan. Some plans base benefits on how much money has accumulated in a person's pension or retirement account, often called a defined contribution plan. Other plans use both ways of setting benefits.)

Is this [PLAN NAME] (plan) a defined benefit formula type or a defined contribution account type plan?

[IWER: READ AS NECESSARY: "Defined Contribution plans include 401-K, 403-B, ESOP, SRA, thrift/savings, stock/profit sharing, and money purchase plans"]

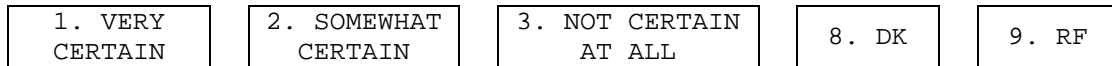
[IWER: IF R HAS MULTIPLE PLANS OF DIFFERENT TYPES, RECORD THEM AS SEPARATE PLANS RATHER THAN COMBINING THEM AS 'BOTH']



KW085_2

Sometimes people are not sure about the type of retirement plans they have. We are interested in how certain you are about the type of plans you had on that job.

Are you very certain, somewhat certain or not certain at all that you actually have (a) [TYPE OF PLAN per KW001_2]?



KW034_2

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]

0-50 YEARS

DK RF

KW002_2 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN
 ({KW082_2=3 and KW001_2}=1} GO TO KW097_2

KW002_2

IF TYPE B PLAN:

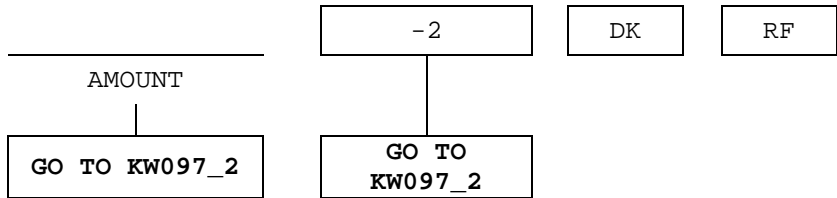
How much money was in your account when you left that
[business/employer]?

OTHERWISE:

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]?

[IWER: IF R SAYS 'DOES NOT HAVE AN ACCOUNT', ENTER [-2]]

[IWER: DO NOT PROBE DK/RF]



KW003_2 - KW005_2 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

KW097_2

When you left that [business/employer], what did you do with that plan?

(Are you receiving benefits in the form of regular payments now, did you withdraw all or part of the money, roll it over into an IRA, leave it in the old plan, did you convert it to or purchase an annuity, did you transfer it to a new employer, did you lose your benefits, did you receive or are you receiving one or more installments or irregular payments, or what?)

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

8. RECEIVING BENEFITS NOW	1. WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM	2. ROLLED OVER INTO IRA	3. LEFT IN THE PLAN
4. CONVERT TO/PURCHASED ANNUITY	6. LOST BENEFITS	7. RECEIVED/RECEIVING INSTALLMENTS/TOOK IRREGULAR WITHDRAWALS	
10. EXPECTING FUTURE BENEFITS	97. OTHER (SPECIFY) _____ JW007_2	98. DK	99. RF

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

KW065_2 BRANCHPOINT: IF R {WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM or LOST BENEFITS} (KW097_2={1 or 6}), GO TO KW008_2 BRANCHPOINT

KW065_2

Could you have taken benefits as a cash settlement or a lump-sum payment?

1. YES

5. NO

8. DK

9. RF

KW008_2 BRANCHPOINT: IF MONEY IN PENSION ACCOUNT WAS LEFT TO ACCUMULATE ONLY (KW097_2=3 ONLY) and WE KNOW HOW MUCH MONEY WAS LEFT IN THAT ACCOUNT (KW002_2 NOT EMPTY, NOT DK, and NOT RF), GO TO KW009_2

IF R DID NOT REPORT THAT MONEY WAS LEFT IN PENSION PLAN (KW097_2 NOT 3), GO TO KW063_2 BRANCHPOINT

KW008_2

How much money did you leave in the old plan?

_____ AMOUNT

DK

RF

KW063_2 BRANCHPOINT: IF R {DID NOT RECEIVE OR IS NOT RECEIVING} {ONE OR MORE} {INSTALLMENTS OR IRREGULAR PAYMENTS} (KW097_2 NOT 7), GO TO KW009_2 BRANCHPOINT

KW063_2

How much money in total did you receive in installments or irregular payments in the last calendar year?

_____ AMOUNT

DK

RF

KW009_2 BRANCHPOINT: IF R CONSISTENTLY REPORTED TYPE A/DEFINED BENEFIT PLAN (KW082_2=3 and KW001_2=1), GO TO KW013_2 BRANCHPOINT

IF R DID NOT REPORT THAT MONEY WAS LEFT IN PENSION PLAN (KW097_2 NOT 3) or R REPORTED DOES NOT HAVE ACCOUNT (KW002_2=-2), GO TO KW013_2 BRANCHPOINT

KW009_2

How much is in that account now?

[IWER: DO NOT PROBE DK/RF]

AMOUNT

DK

RF

GO TO KW013_2
BRANCHPOINT

KW010_2 - KW012_2 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

KW013_2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (KW097_2 NOT 4) *and* DID NOT REPORT RECEIVING BENEFITS NOW (KW097_2 NOT 8), GO TO KW018_2 BRANCHPOINT

IF R REPORTED RECEIVING BENEFITS NOW (KW097_2=8) *and* DID NOT REPORT THAT MONEY IN PENSION PLAN WAS CONVERTED TO/PURCHASED AN ANNUITY (KW097_2 NOT 4), GO TO KW014_2

KW013_2

How much did you (convert to/purchase as) an annuity?

AMOUNT

DK

RF

KW108_2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS {CONVERTED TO/PURCHASED AN ANNUITY} ONLY (KW097_2 NOT 4 ONLY), GO TO KW014_2 BRANCHPOINT

KW108_2

Have you started receiving benefits from this annuity?

1. YES

5. NO

8. DK

9. RF

KW014_2 BRANCHPOINT: IF R DID NOT REPORT RECEIVING BENEFITS NOW *or* STARTED RECEIVING BENEFITS (KW097_2 NOT 8 *and* KW108_2 NOT 1), GO TO KW054_2 BRANCHPOINT

KW014_2

How old were you when you started receiving benefits?

[IWER: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½, ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]

50-80 AGE



KW086_2

[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

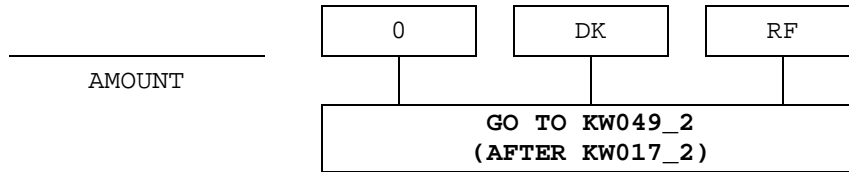
[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

1-12 NUMBER OF MONTHS

KW015_2

How much are the benefits per month or year?

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

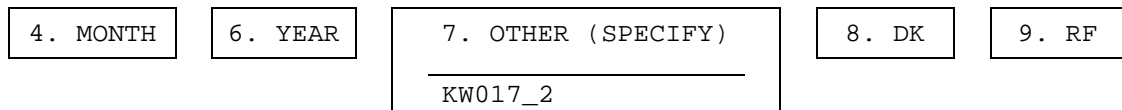


KW016_2

[IWER: PROBE IF NECESSARY]

Is that per month or year?

PER:



KW028_2

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

1. YES	5. NO	8. DK	9. RF
GO TO KW049_2			

KW059_2

Are the benefits adjusted automatically?

1. YES	5. NO	8. DK	9. RF
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KW049_2

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 KW054_2 BRANCHPOINT		
7. OTHER (SPECIFY) _____ KW050_2	8. DK	9. RF
GO TO KW054_2 BRANCHPOINT		

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

KW051_2

What is that time period?

_____	OR	_____	OR	_____	DK	RF
KW051_2		KW052_2		KW053_2		
UNTIL YEAR		UNTIL AGE		YEARS		

KW054_2 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}),
GO TO KW018_2 BRANCHPOINT

KW054_2

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

1. CHANGE	3. STAY THE SAME	7. OTHER (SPECIFY) _____ KW055_2	8. DK	9. RF
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KW018_2 BRANCHPOINT: IF R DID NOT REPORT THAT MONEY IN PENSION PLAN WAS ROLLED OVER INTO AN IRA (KW097_2 NOT 2), GO TO KW056_2 BRANCHPOINT

KW018_2

How much did the rollover amount to?

AMOUNT

DK	RF
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KW056_2 BRANCHPOINT: IF R DID NOT REPORT THAT WITHDREW THE MONEY/RECEIVED CASH SETTLEMENT/LUMP-SUM (KW097_2 NOT 1), GO TO KW035_2 BRANCHPOINT

KW056_2

How much money did you withdraw or how much was the lump sum or cash settlement you received?

AMOUNT

DK	RF
----	----

KW057_2

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) _____ KW058_2	8. DK	9. RF

KW035_2 BRANCHPOINT: IF THIS IS NOT A SELF INTERVIEW (A009 NOT 1), GO TO KW042_2

IF R REPORTED RECEIVING BENEFITS NOW (KW097_2=8), GO TO KW096_2 BRANCHPOINT

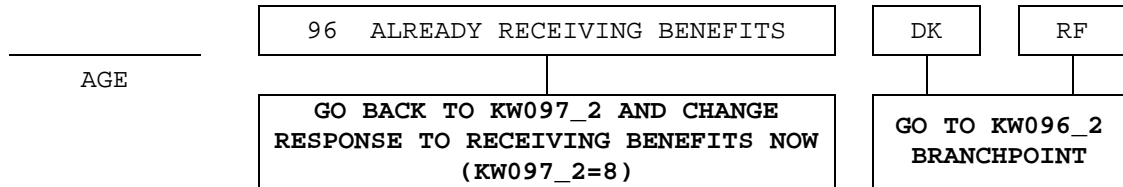
IF R DID NOT REPORT THAT EXPECTS FUTURE BENEFITS FROM THIS PLAN (KW097_2 NOT 10), GO TO KW042_2

KW035_2

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

[IWER: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½, ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]

40-94 AGE



KW098_2

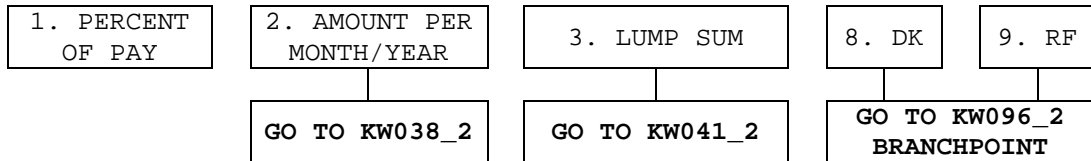
[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

_____ 1-12 NUMBER OF MONTHS

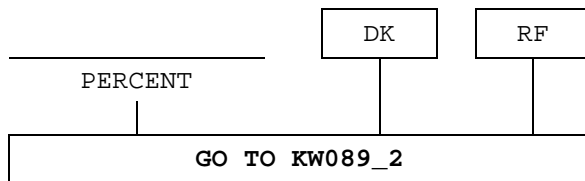
KW036_2

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?



KW037_2

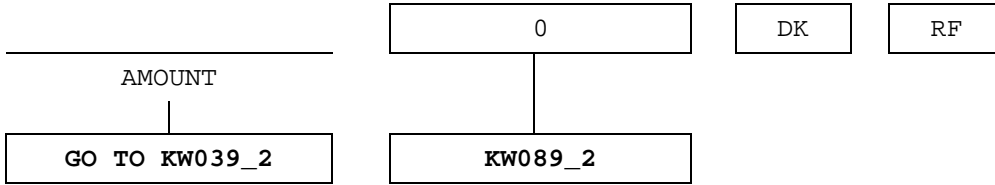
[IWER: ENTER PERCENT OF FINAL PAY]



KW038_2

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

[IWER: DO NOT PROBE DK/RF]



J133_2 - J135_2 Unfolding Sequence

Question text: Do you expect a total of less than \$____ per month, more than \$____ per month, 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

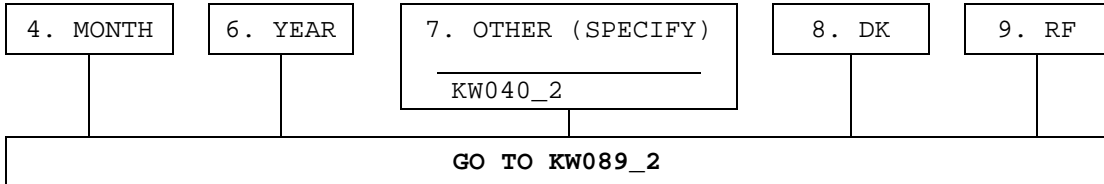
KW039_2 BRANCHPOINT: GO TO KW089_2

KW039_2

[IWER: PROBE IF NECESSARY]

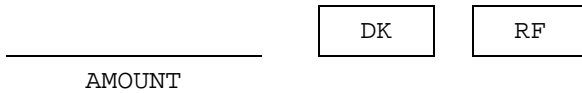
Is that per month or year?

PER:



KW041_2

[IWER: ENTER LUMP SUM AMOUNT]



KW089_2 BRANCHPOINT: GO TO KW042_2

KW089_2

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 KW094_2 BRANCHPOINT		
7. OTHER (SPECIFY) _____ KW090_2	8. DK	9. RF
GO TO KW094_2 BRANCHPOINT		

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

KW091_2

What is that time period?

_____ KW091_2 UNTIL YEAR	OR	_____ KW092_2 UNTIL AGE	OR	_____ KW093_2 YEARS	<div style="border: 1px solid black; padding: 2px; display: inline-block;">DK</div>	<div style="border: 1px solid black; padding: 2px; display: inline-block;">RF</div>
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KW094_2 BRANCHPOINT: IF R IS NOT MARRIED/PARTNERED (X065 {NOT 1 and NOT 3}), GO TO KW096_2 BRANCHPOINT

KW094_2

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

1. CHANGE	3. STAY THE SAME	7. OTHER (SPECIFY) _____ KW095_2	8. DK	9. RF
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KW096_2 BRANCHPOINT: IF R REPORTED {CURRENTLY RECEIVING BENEFITS or EXPECTS FUTURE BENEFITS FROM PENSION} and LEFT MONEY IN THE PLAN ({KW097_2=8 or 10} and KW097_2=3), CONTINUE

OTHERWISE, GO TO KW042_2

KW096_2

IF R EXPECTS TO RECEIVE FUTURE BENEFITS (KW097_2=10):

You mentioned that you left money in this plan and you expect future benefits from this plan. Is the money you reported leaving in the plan the same as the money that will finance your future benefits?

IF R IS CURRENTLY RECEIVING BENEFITS (KW097_2=8):

You mentioned that you left money in this plan and you are currently receiving benefits from this plan. Is the money you reported leaving in the plan the same as the money financing the benefits you are drawing from?

1. NO, DIFFERENT MONEY	2. YES, THE SAME MONEY	3. YES, PARTLY THE SAME	8. DK	9. RF
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KW042_2

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

[IWER: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½, ENTER AGE HERE AND GO TO THE NEXT SCREEN TO ENTER MONTHS]

30-80 AGE

<p>_____</p> <p>AGE</p>	95 NO AGE REQUIREMENT	DK	RF
<p>GO TO END OF LOOP (AFTER KW077_2)</p>			

KW077_2

[IWER: IF R REPORTS AGE AND MONTHS, ENTER NUMBER OF MONTHS]

[IWER: IF R DID NOT MENTION MONTHS, PRESS [ENTER] TO CONTINUE]

1-12 NUMBER OF MONTHS

END OF KW078_2 LOOP: IF THERE ARE MORE PENSION PLANS GIVEN, REPEAT QUESTIONS KW078_2 THROUGH KW077_2 FOR UP TO FOUR PENSION PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT K032 (K032={2-8}) OR FOR TWO PLANS IF R REPORTED HAVING MORE THAN ONE PLAN AT K033 (K033=3). IF NOT, CONTINUE ON TO K035.

END OF PENSION BLOCK-2: (KW078_2 — KW077_2)

K035

Over the last 10 years, since *YEAR TEN YEARS AGO*, have you ever been on temporary layoff, or unemployed and looking for work?

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

1. YES	5. NO	8. DK	9. RF
GO TO KW158_3 BRANCHPOINT			

K036

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

NUMBER OF TIMES

DK	RF
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KW158_3 BRANCHPOINT: IF R WAS SELF-EMPLOYED (K007=2), GO TO K038 (K ASSIST)

BEGINNING OF EMPLOYER INFORMATION BLOCK-3:

(KW158_3 — KW165_3)

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

KW158_3

IWER: READ TO ALL RESPONDENTS:

We would like to obtain complete information about fringe benefits for employees like you. In order to do this, we need the full name and address of your last employer, the employer we were just talking about.

For whom did you work on that job?

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

COMPANY NAME

DK	RF
GO TO K038 (K ASSIST)	

KW159_3

What is the address of the place where you worked?

[IWER: PROBE IF NECESSARY]

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

ADDRESS 1

DK	RF
GO TO KW161_3	GO TO K038 (K ASSIST)

KW160_3
ADDRESS 2

DK	RF
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KW161_3
CITY

DK	RF
GO TO K038 (K ASSIST)	

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

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

_____ KW164_3 ZIP	DK	RF
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[IWER: DO NOT USE DASH IN PHONE NUMBER]

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

_____ KW165_3 PHONE NUMBER	DK	RF
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END OF **EMPLOYER INFORMATION BLOCK-3:**
(KW158_3 — KW165_3)

K038

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

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