

MS 22

IF CALCULATED AGE = EMPTY THEN

|

| **C901_ AGE**

| What is your age?

| Range: 0..120

|

ELSE

|

ENDIF

IF CURRENT JOB STATUS = EMPTY THEN

|

| **J05MCurrEmpStatus CURRENT JOB STATUS**

| What is your current employment situation? Please check 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

|

ELSE

|

ENDIF

IF AGE < 60 THEN

|

| **SP001 PAID WORK**

| Do you do any paid work?

| 1 Yes

| 2 No

|

| IF PAID WORK = No THEN

||

|| IF (1 IN J05MCURREMPSTATUS) OR (2 IN J05MCURREMPSTATUS) OR (3

IN

|| J05MCURREMPSTATUS) OR (5 IN J05MCURREMPSTATUS) THEN

|||

||| **SP003 AGE LAST WORK**

||| At what age did you last work?

||| Range: 0..120

|||

||| IF AGE LAST WORK > 0 THEN

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| | |
| | | SP004 SELF-EMPLOYED OR WORK FOR SOMEONE ELSE
| | | On your main job at age [AGE LAST WORK], were you self-employed or did
| | | you work for someone else?
| | | 1 Self-employed
| | | 2 Worked for someone else
| | |
| | | SP005 HOW MANY HOURS DID YOU WORK
| | | How many hours did you work per week at age [AGE LAST WORK] (Please add
| | | up the hours if you had more than one job)?
| | | Range: 0..168
| | |
| | | ENDIF
| | |
| | | ELSE
| | |
| | | ENDIF
| | |
| | | ELSE
| | |
| | | SP007 SELFEMPLOYED OR WORK FOR SOMEONE ELSE
| | | Are you self-employed or do you work for someone else?
| | | 1 Self-employed
| | | 2 Work for someone else
| | |
| | | SP008 HOW MANY HOURS DID YOU WORK
| | | How many hours per week do you do paid work? (Please add up the hours if
| | | you have more than one job)?
| | | Range: 0..168
| | |
| | | ENDIF
| | |
| | | ELSE
| | |
| | | SP010_Intro SP010 INTRO
| | | Now we will ask you some questions about your preferences and opportunities
| | | for retirement.
| | |
| | | SP010 OVER 60 DID PAID WORK
| | | Please think about when you turned sixty. Did you do any paid work at that
| | | time?
| | | 1 Yes
| | | 2 No
| | |
| | | IF OVER 60 DID PAID WORK = No THEN
| | |

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SP011 CONSIDER YOURSELF
 At age 60, did you consider yourself retired, unemployed, on-leave, disabled, homemaker or what?
 1 Retired
 2 Unemployed
 3 On-leave
 4 Disabled
 5 Homemaker
 6 Other

SP012 AGE LAST WORK
 At what age did you last work?
 Range: 0..120

 IF AGE LAST WORK > 0 THEN

SP013 SELFEMPLOYED OR WORK FOR SOMEONE ELSE
 On your main job at age [AGE LAST WORK], were you self-employed or did you work for someone else?
 1 Self-employed
 2 Worked for someone else

SP014 HOW MANY HOURS DID YOU WORK
 How many hours did you work per week at age [AGE LAST WORK] (Please add up the hours if you had more than one job)?
 Range: 0..168

 ENDIF

 ELSE

SP016 SELFEMPLOYED OR WORK FOR SOMEONE ELSE
 Were you self-employed or did you work for someone else?
 1 Self-employed
 2 Worked for someone else

SP017 HOW MANY HOURS DID YOU WORK
 How many hours per week did you do paid work when you turned 60? (Please add up the hours if you had more than one job)?
 Range: 0..168

 ENDIF

 IF OVER 60 DID PAID WORK = Yes OR (SP010 = 2 AND (SP011

 IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed OR

SELFEMPLOYED OR

|| WORK FOR SOMEONE ELSE = Self-employed THEN

|| |

|| | **SP017_079** WORK FOR SOMEONE ELSE BEFORE RETIRING

|| | What are the chances that you will work for someone else before retiring

|| | (not working for pay without specific plans to return to the labor force)?

|| | Please reply on a scale from 0 to 100 where 0 means no chance at all and

|| | 100 means absolutely certain.

|| | Range: 0..100

|| |

|| | ENDIF

|| |

|| IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Worked for someone else

OR

|| SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Worked for someone else

THEN

|| |

|| | **SP017_084** SELF-EMPLOYED BEFORE RETIRING

|| | What do you think the chances are that you will become self-employed

|| | before retiring? With become self-employed we mean: start your own

|| | business. With retirement we mean: not working for pay without specific

|| | plans to return to the labor force. Please reply on a scale from 0 to 100

|| | where 0 means no chance at all and 100 means absolutely certain.

|| | Range: 0..100

|| |

|| | ENDIF

|| |

| ENDIF

|

ENDIF

IF = 1 THEN

|

| [Questions SP019 to dummytableend are displayed as a table]

|

| **SP019** RETIREMENT AT 65

| How do you evaluate the following option? Please answer on a scale from 1 (I

| do not like this at all) to 10 (This is perfect).

| Range: 1..10

|

| **dummytableend** DUMMYTABLEEND

|

| [Questions SP020 to dummytableend are displayed as a table]

|

| **SP020** RETIREMENT AT 67

| How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend** DUMMYTABLEEND

| [Questions SP021 to dummytableend are displayed as a table]

| **SP021** RETIREMENT AT 70

| How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend** DUMMYTABLEEND

| [Questions SP022 to dummytableend are displayed as a table]

| **SP022** RETIREMENT AT 62

| How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend** DUMMYTABLEEND

| [Questions SP023 to dummytableend are displayed as a table]

| **SP023** RETIREMENT AT 60

| How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend** DUMMYTABLEEND

| [Questions SP024 to dummytableend are displayed as a table]

| **SP024** REDUCTION OF WORKING HOURS FROM AGE 60 TO AGE 65

| How do you evaluate the following option? Please answer on a scale from 1 (I do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend** DUMMYTABLEEND

| [Questions SP025 to dummytableend are displayed as a table]

| **SP025 REDUCTION OF WORKING HOURS FROM AGE 63 TO AGE 67**
| How do you evaluate the following option? Please answer on a scale from 1 (I
| do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend DUMMYTABLEEND**

| [Questions SP026 to dummytableend are displayed as a table]

| **SP026 REDUCTION OF WORKING HOURS FROM AGE 65 TO AGE 70**
| How do you evaluate the following option? Please answer on a scale from 1 (I
| do not like this at all) to 10 (This is perfect).
| Range: 1..10

| **dummytableend DUMMYTABLEEND**

| IF AGE < 60 AND PAID WORK = Yes THEN

| | IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed THEN

| | | **SP049 REDUCE HOURS**

| | | As you approach retirement age, do you plan to reduce hours to half-time
| | | or less?

| | | 1 Yes

| | | 2 No, I already work half-time or less

| | | 3 No

| | | IF REDUCE HOURS No, I already work half-time or less THEN

| | | | **SP050 BUSINESS ALLOW LESS HOURS**

| | | | Does the type of business you operate now allow you to work half-time or
| | | | less and keep the business operating (could be at a reduced profit
| | | | salary level)?

| | | | 1 Yes

| | | | 2 No

| | | | IF BUSINESS ALLOW LESS HOURS = Yes THEN

| | | | | **SP051 EARNINGS CUT**

| | | | | Would your earnings be cut in proportion to your hours, more than
| | | | | that, or less than that?

```

|||| 1 in proportion
|||| 2 more
|||| 3 less
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| IF REDUCE HOURS = No, I already work half-time or less THEN
||||
|||| SP052 WORK FULL TIME
|||| Before working half-time or less in the business you operate, did you
|||| work there full-time?
|||| 1 Yes
|||| 2 No
||||
|||| IF WORK FULL TIME = Yes THEN
||||
|||| SP053 CHANGED HOURS EARNINGS CUT
|||| When you changed to half-time or less, were your earnings cut in
|||| proportion to your hours, more than that, or less than that?
|||| 1 in proportion
|||| 2 more
|||| 3 less
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| SP054 WORK FOR SOMEONE ELSE BEFORE RETIRING
|||| What are the chances that you will work for someone else before retiring
|||| (not working for pay without specific plans to return to the labor force)?
|||| Please reply on a scale from 0 to 100 where 0 means no chance at all and
|||| 100 means it is absolutely certain.
|||| Range: 0..100
||||
|||| ELSE
||||
|||| SP055 EMPLOYER ALLOWS LESS WORK
|||| As you approach retirement age, if you wanted to work half time or less on
|||| your current job, would your employer allow you to do that?
|||| 1 Yes
|||| 2 No
||||
|||| IF EMPLOYER ALLOWS LESS WORK = Yes THEN
||||

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|||| SP056 EARNINGS CUT IF EMPLOYER ALLOWS LESS WORK
|||| Would your earnings be cut in proportion to your hours, more than that,
|||| or less than that?
|||| 1 in proportion
|||| 2 more
|||| 3 less
||||
|||| SP057 HEALTH INSURANCE BENEFITS
|||| Would your health insurance benefits be reduced, eliminated or kept the
|||| same?
|||| 1 reduced
|||| 2 eliminated
|||| 3 kept the same
|||| 4 I don't have health insurance benefits
||||
|||| SP058 ELIGIBILITY FOR PENSION BENEFITS
|||| Would your eligibility for pension benefits be affected?
|||| 1 Yes
|||| 2 No
|||| 3 I don't have pension benefits
||||
|||| ENDIF
||||
|||| SP059 SELF-EMPLOYED BEFORE RETIRING
|||| What do you think the chances are that you will become self-employed
|||| before retiring? Please reply on a scale from 0 to 100 where 0 means no
|||| chance at all and 100 means it is absolutely certain. For the purposes of
|||| this survey self-employed is defined as having your own business and
|||| retired is defined as not working for pay without specific plans to return
|||| to the labor force
|||| Range: 0..100
||||
|||| ENDIF
||||
| ENDIF
|
| IF (C901_ < 60 AND PAID WORK = No AND ((1 IN J05MCURREMPSTATUS) OR
| (2 IN
| J05MCURREMPSTATUS) OR (3 IN J05MCURREMPSTATUS) OR (5 IN
| J05MCURREMPSTATUS))) OR (C901_ = 60 AND (SP010 = 1 OR (SP010 = 2 AND
| (SP011
|
| SP054B PENSION PLANS
| Thinking about the job you had [WHEN YOU WERE SIXTY YEARS OLD/THE
| LAST TIME
| YOU WORKED BEFORE AGE SIXTY], did you have any pension plans?

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|| 1 Yes
|| 2 No
||
|| IF PENSION PLANS = Yes THEN
||
|| SP055B MOST IMPORTANT PLAN AT AGE 60
|| In some retirement plans, Type A, often called Defined Benefit plans,
|| benefits are usually based on a formula involving age, years of service
|| and salary. In other plans, Type B, often called Defined Contribution
|| plans (401k, 403B, ESOP, SRA, Thrift/savings, stock/profit sharing, money
|| purchase plans), money is accumulated in an account for you. Was your
|| most important plan at age 60, or when you last worked, Type A or B or
|| both?
|| 1 Type A
|| 2 Type B
|| 3 Both
||
|| IF MOST IMPORTANT PLAN AT AGE 60 >= Type B THEN
||
|| SP056B HOW MUCH IN TYPE B RETIREMENT ACCOUNTS
|| Thinking about your Defined Contribution (Type B) pension plansâ€
|| How much money was in all of your Type B retirement accounts [WHEN YOU
|| WERE SIXTY YEARS OLD/THE LAST TIME YOU WORKED BEFORE AGE
|| SIXTY],
|| including any of those from other jobs? Please enter an amount without
|| commas or a dollar sign.
|| Integer
||
|| ENDIF
||
|| IF MOST IMPORTANT PLAN AT AGE 60 = Type A OR MOST IMPORTANT
|| PLAN AT AGE 60
|| = Both THEN
||
|| SP057B RETIRED EARLIER THAN NORMAL RETIREMENT AGE
|| Thinking about your most important Type A, Defined Benefit, plan from
|| the job you had when you were 60 or when you last worked if that was at
|| an age less than 60..... Most Type A pension plans have a normal
|| retirement age at which full benefits can be received. Some plans allow
|| retirement at an earlier age, usually with reduced benefits. Could you
|| have retired earlier than the normal retirement age?
|| 1 Yes
|| 2 No normal retirement age
|| 3 No
||
|| IF RETIRED EARLIER THAN NORMAL RETIREMENT AGE No THEN

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|||||
||||| SP058B EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN
||||| What was the earliest age at which you could have retired according to
||||| that Type A pension plan?
||||| Range: 0..120
|||||
||||| IF EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN > 0 THEN
|||||
||||| SP059B TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
||||| Please think about what you would have expected your benefits from
||||| all Type A plans, including those from all past jobs to be if you
||||| retired at age [EARLIEST RETIREMENT AGE PER TYPE A PENSION PLAN].
||||| It is common to receive benefits in the form of a fixed monthly
||||| amount. Would you have received all or part of your benefits as a
||||| fixed (regular) monthly payment?"
||||| 1 Yes
||||| 2 No
|||||
||||| IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = Yes
THEN
|||||
||||| SP060B HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED
MONTHLY PAYMENT
||||| How much would this have been (you may either give an answer per
||||| month or per year)? Please enter an amount without commas or a
||||| dollar sign.
||||| Integer
|||||
||||| IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY
PAYMENT >
||||| 0 THEN
|||||
||||| SP060B_F PER MONTH OR PER YEAR
||||| Is this amount ($[HOW MUCH FROM TYPE A PLANS RECEIVED AS
FIXED
||||| MONTHLY PAYMENT]) per month or per year?
||||| 1 Per month
||||| 2 Per year
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| SP061B LUMP SUM
||||| Would you (also) have received benefits as a lump sum?
||||| 1 Yes

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||||| 2 No
|||||
||||| IF LUMP SUM = Yes THEN
|||||
||||| SP062B AMOUNT OF LUMP SUM
||||| What would the total amount of this lump sum have been? Please
||||| enter an amount without commas or a dollar sign.
||||| Integer
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| SP063B LATEST RETIREMENT AGE PER TYPE A PENSION PLAN
||||| What was the latest age at which you could have retired according to
||||| your employer's Type A pension plan?
||||| Range: 0..120
|||||
||||| IF LATEST RETIREMENT AGE PER TYPE A PENSION PLAN > 0 THEN
|||||
||||| SP064B TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT
||||| Please think about what you would have expected your benefits from all
||||| Type A plans, including those from all past jobs to be at age [LATEST
||||| RETIREMENT AGE PER TYPE A PENSION PLAN]. It is common to receive
||||| benefits in the form of a fixed monthly amount. Would you have
||||| received all or part of your benefits as a fixed (regular) monthly
||||| payment?
||||| 1 Yes
||||| 2 No
|||||
||||| IF TYPE A PLANS RECEIVED AS FIXED MONTHLY PAYMENT = Yes
THEN
|||||
||||| SP065B HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED
MONTHLY PAYMENT
||||| How much would this have been (you may either give an answer per
||||| month or per year)? Please enter an amount without commas or a
||||| dollar sign.
||||| Integer
|||||
||||| IF HOW MUCH FROM TYPE A PLANS RECEIVED AS FIXED MONTHLY
PAYMENT > 0
||||| THEN
|||||

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||||| SP065B_F PER MONTH OR PER YEAR
||||| Is this amount ($[HOW MUCH FROM TYPE A PLANS RECEIVED AS
FIXED
||||| MONTHLY PAYMENT]) per month or per year?
||||| 1 Per month
||||| 2 Per year
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| SP066B LUMP SUM
||||| Would you (also) have received benefits as a lump sum?
||||| 1 Yes
||||| 2 No
|||||
||||| IF LUMP SUM = Yes THEN
|||||
||||| SP067B AMOUNT OF LUMP SUM
||||| What would the total amount of this lump sum have been? Please enter
||||| an amount without commas or a dollar sign.
||||| Integer
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| SP074 CURRENT TOTAL AFTER TAX RETIREMENT INCOME
||||| Including any Social Security income, what [IS YOUR CURRENT TOTAL AFTER-
TAX
||||| RETIREMENT INCOME/DO YOU EXPECT YOUR TOTAL AFTER-TAX
RETIREMENT INCOME] per
||||| year? Please enter an amount without commas or a dollar sign.
||||| Integer
|||||
||||| IF SELFEMPLOYED OR WORK FOR SOMEONE ELSE = Self-employed OR
SELFEMPLOYED OR
||||| WORK FOR SOMEONE ELSE = Self-employed OR SELF-EMPLOYED OR WORK
FOR SOMEONE
||||| ELSE = Self-employed THEN
|||||
||||| SP075 BUSINESS ALLOWS YOU TO WORK LESS

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||| Thinking again about the job you had [WHEN YOU WERE SIXTY YEARS
OLD/THE
||| LAST TIME YOU WORKED BEFORE AGE SIXTY] Did the type of business you
||| operated allow you to work half-time or less and keep the business
||| operating (could have been at a reduced salary or profit level)?
||| 1 Yes, I worked half-time or less at that time
||| 2 Yes
||| 3 No
|||
||| IF BUSINESS ALLOWS YOU TO WORK LESS = Yes, I worked half-time or less at
||| that time THEN
|||
||| SP076 REDUCTION FROM FULL-TIME WORK
||| Was working half-time or less a reduction from full-time work in this
||| business or did you always work half-time or less in this business?
||| 1 Always worked half-time or less
||| 2 This was a reduction from full-time work
|||
||| SP077 YOU REDUCED HOURS EARNINGS CUT
||| When you reduced to half-time or less, were your earnings cut in
||| proportion to your hours, more than that, or less than that?
||| 1 in proportion
||| 2 more
||| 3 less
|||
||| ENDIF
|||
||| IF BUSINESS ALLOWS YOU TO WORK LESS = Yes THEN
|||
||| SP078 EARNINGS CUT
||| Would your earnings have been cut in proportion to your hours, more than
||| that, or less than that?
||| 1 in proportion
||| 2 more
||| 3 less
|||
||| ENDIF
|||
||| IF !(5 IN J005MCURREMPSTATUS) THEN
|||
||| SP079 WORK FOR SOMEONE ELSE BEFORE RETIRING
||| What are the chances that you will work for someone else before retiring
||| (not working for pay without specific plans to return to the labor
||| force)? Please reply on a scale from 0 to 100 where 0 means no chance at
||| all and 100 means absolutely certain.
||| Range: 0..100

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|||
||| ENDIF
|||
|||
|||
||| SP080 EMPLOYER ALLOWED LESS HOURS
||| Thinking about the job you had when you were 60 or when you last worked if
||| at an age less than 60..... If you had wanted to work half time or less
||| on this job, would your employer have allowed you to do that?
||| 1 Yes
||| 2 No
|||
||| IF EMPLOYER ALLOWED LESS HOURS = Yes THEN
|||
||| SP081 EARNINGS CUT
||| Would your earnings have been cut in proportion to your hours, more than
||| that, or less than that?
||| 1 in proportion
||| 2 more
||| 3 less
|||
||| SP082 HEALTH INSURANCE BENEFITS
||| Would your health insurance benefits have been reduced, eliminated or
||| kept the same?
||| 1 reduced
||| 2 eliminated
||| 3 kept the same
||| 4 I don't have health insurance benefits
|||
||| SP083 ELIGIBILITY FOR PENSION BENEFITS
||| Would your eligibility for pension benefits have been affected?
||| 1 Yes
||| 2 No
||| 3 I don't have pension benefits
|||
||| ENDIF
|||
||| IF !(5 IN J005MCURREMPSTATUS) THEN
|||
||| SP084 SELF-EMPLOYED BEFORE RETIRING
||| What do you think the chances are that you will become self-employed
||| before retiring? With become self-employed we mean: start your own
||| business With retirement we mean: not working for pay without specific
||| plans to return to the labor force Please reply on a scale from 0 to 100
||| where 0 means no chance at all and 100 means absolutely certain.
||| Range: 0..100

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|||
|| ENDIF
||
|| ENDIF
||
|| SP085 CHANGE JOBS BETWEEN 25 AND 60
|| How often did you change jobs between your 25th and 60th birthdays, or
|| between your 25th birthday and your last birthday if you are under age 60?
|| Integer
||
|| SP086 CHANGE HOURS AFTER 55
|| Did you change your hours of work anytime after age 55?
|| 1 No
|| 2 Yes, I reduced my hours of work
|| 3 Yes, I increased my hours of work
|| 4 Yes, I both increased and reduced my hours of work at least once
||
|| SP088 RATE HEALTH
|| How would you rate your health in general?
|| 1 Excellent
|| 2 Very good
|| 3 Good
|| 4 Fair
|| 5 Poor
||
|| ENDIF
|
ENDIF
```

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

CS_003 COMMENTS

Do you have any other comments on the interview? Please type these in the box below.

Memo