IF CALCULATED AGE = EMPTY THEN

C901_ AGE
What is your age?
Range: 0..120

ELSE

ENDIF

IF CURRENT JOB STATUS = EMPTY THEN

J005MCurrEmpStatus 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 J005MCURREMPSTATUS) OR (2 IN J005MCURREMPSTATUS) OR (3 IN J005MCURREMPSTATUS) OR (5 IN J005MCURREMPSTATUS) THEN

SP003 AGE LAST WORK
At what age did you last work?
Range: 0..120

IF AGE LAST WORK > 0 THEN

1
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  SELF-EMPLOYED 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
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

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

IF AGE LAST WORK > 0 THEN

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

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

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

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

[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

[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

[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

[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
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

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

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

Would your eligibility for pension benefits be affected?
1 Yes
2 No
3 I don't have pension benefits

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

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?
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 plans:
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
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
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
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

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
Thinking again about the job you had [WHEN YOU WERE SIXTY YEARS OLD/THREE]

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

<table>
<thead>
<tr>
<th>SP076 REDUCTION FROM FULL-TIME WORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>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?</td>
</tr>
<tr>
<td>1 Always worked half-time or less</td>
</tr>
<tr>
<td>2 This was a reduction from full-time work</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SP077 YOU REDUCED HOURS EARNINGS CUT</th>
</tr>
</thead>
<tbody>
<tr>
<td>When you reduced to half-time or less, were your earnings cut in proportion to your hours, more than that, or less than that?</td>
</tr>
<tr>
<td>1 in proportion</td>
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</tr>
<tr>
<td>3 less</td>
</tr>
</tbody>
</table>

ENDIF

IF BUSINESS ALLOWS YOU TO WORK LESS = Yes THEN

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<td>Would your earnings have been cut in proportion to your hours, more than that, or less than that?</td>
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</tbody>
</table>

ENDIF

IF !(5 IN J005MCURREMPSTATUS) THEN

<table>
<thead>
<tr>
<th>SP079 WORK FOR SOMEONE ELSE BEFORE RETIRING</th>
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</thead>
<tbody>
<tr>
<td>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.</td>
</tr>
<tr>
<td>Range: 0..100</td>
</tr>
</tbody>
</table>
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

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

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

Would your eligibility for pension benefits have been affected?

1 Yes
2 No
3 I don't have pension benefits

ENDIF

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
**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

**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