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*** NOTE FOR REVIEWERS ***
ALL CHANGES FOR THE 2022 WAVE INSTRUMENT ARE FLAGGED WITH
#@ LOCATED ON THE RIGHT SIDE OF THE CHANGED ITEM OR SERIES.
THUS, ALL CHANGES CAN BE LOCATED BY SEARCHING FOR **#@** IN THE DESIGN CHANGE
COMMENTS COLUMN.

CHANGES IN ITEMS THAT WERE IN THE 2020 INSTRUMENT APPEAR IN **RED.**

NEW QUESTIONS AND ASSOCIATED NEW BRANCHPOINTS, ETC., APPEAR IN **BLUE**
SANDWICHED BETWEEN ROWS OF ******************* .

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NOTE ABOUT BRANCHPOINTS:

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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NOTE ABOUT COLORS:

ALL TEXT IN TEAL IS SPECIFIC TO A WEB INTERVIEW.

THE CORE INTERVIEW IS DOCUMENTED USING BLACK TEXT, BUT BLACK TEXT CAN ALSO
APPLY TO THE WEB INTERVIEW WHEN THERE ARE NO DIFFERENCES FROM THE CORE.

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NOTE ABOUT BOLD/UNDERLINE TEXT:

ANY QUESTION THAT IS UNDERLINED IN THE B&A WILL APPEAR IN BOLD IN CAPI AND WILL
BE UNDERLINED FOR CAWI.

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NOTE ABOUT NON-RESPONSE FLOW:

ANY QUESTION THAT IS ASKED BUT LEFT WITHOUT A RESPONSE IN CAWI INTERVIEWS
WILL FOLLOW THE SAME PATH AS A REFUSAL FOR THAT QUESTION, UNLESS OTHERWISE
SPECIFIED.

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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)

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* A variable fieldname and code reference is shown at its first occurrence in the
questionnaire, but in some cases, especially when it is common, is not shown after that.

J964 BRANCHPOINT: IF THIS IS AN EXIT IW, GO TO SECTION N

J964

IF R HAS NEVER WORKED FOR PAY (K003=[5 or DK or RF}):
Next we have a few questions about Social Security.

OTHERWISE:
Next we have a few questions about retirement and Social Security.

1. CONTINUE

J564 BRANCHPOINT: IF R NEVER WORKED FOR PAY (K003={5 or DK or RF}), GO TO J478

IF R IS IN NURSING HOME (A028=1) and HAS NO OTHER RESIDENCE OUTSIDE NURSING
HOME (A070=5) and DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1), GO TO
J578

IF R REPORTED {IN CURRENT IW and IN THE LAST TWO WAVES} THAT WAS NOT WORKING
(J705=1), GO TO J578

IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN
LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO J578

IF THIS IS A PROXY INTERVIEW and R IS NOT CURRENTLY WORKING (J020 NOT 1), GO TO
J613 BRANCHPOINT

IF R IS NOT CURRENTLY WORKING (J020 NOT 1), GO TO J578

*----------------Retirement Plans/Retirement Satisfaction----------------
(J564-J594)

J564

On your main job, what is the usual retirement age for people who work with you or have the same kind of job?

40-94 YEARS OF AGE
95 NO USUAL AGE
96 ANSWER IN YEARS OF SERVICE

AGE_____

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

40-94 YEARS OF AGE…………GO TO J566 BRANCHPOINT
95. NO USUAL AGE……………GO TO J566 BRANCHPOINT
DK…………….GO TO J566 BRANCHPOINT
RF…………….GO TO J566 BRANCHPOINT

J565

[INSTR: ENTER USUAL NUMBER OF YEARS OF SERVICE:]

YEARS_____

DK
RF

J566 BRANCHPOINT: IF THIS IS A PROXY INTERVIEW, GO TO J613 BRANCHPOINT

J566

When you retire, do you plan to stop working altogether or reduce work hours at a particular date or age, have you not given it much thought, or what?

[INSTR: DO NOT PROBE BUT SELECT ALL THAT APPLY]

When you retire, do you plan to stop working altogether or reduce work hours at a particular date or age, have you not given it much thought, or what?

[INSTR: SELECT ALL THAT APPLY]

1. STOP WORK ALTOGETHER
2. NEVER STOP WORK
3. NOT GIVEN MUCH THOUGHT
4. NO CURRENT PLANS, CONTINUE AS IS
5. REDUCE WORK HOURS
6. CHANGE KIND OF WORK
7. WORK FOR MYSELF
8. WORK UNTIL MY HEALTH FAILS
97. OTHER (SPECIFY) J567_____
98. DK
99. RF

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

OTHERWISE, GO TO J570 BRANCHPOINT

J568

At what age do you plan to stop working?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you plan to stop working?

AGE_____

25-94 YEARS OF AGE…………GO TO J572 BRANCHPOINT
95 NEVER……………...GO TO J572 BRANCHPOINT
96 YEAR GIVEN
DK……………..GO TO J572 BRANCHPOINT
RF……………..GO TO J572 BRANCHPOINT
AGE_____

25-94 YEARS OF AGE…………GO TO J572 BRANCHPOINT
95. NEVER………………GO TO J572 BRANCHPOINT
DK……………..GO TO J572 BRANCHPOINT
RF……………..GO TO J572 BRANCHPOINT

J569

[INSTR: ENTER YEAR PLANNING TO STOP WORKING:]

YEAR: _____GO TO J572 BRANCHPOINT

DK……………...GO TO J572 BRANCHPOINT
RF……………...GO TO J572 BRANCHPOINT

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

OTHERWISE, GO TO J572 BRANCHPOINT

J570

At what age do you think you will stop working?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you think you will stop working?

AGE_____

25-94 YEARS OF AGE…………..GO TO J572 BRANCHPOINT
95 NEVER…………..GO TO J572 BRANCHPOINT
96 YEAR GIVEN
DK…………..GO TO J572 BRANCHPOINT
RF…………..GO TO J572 BRANCHPOINT

J571

YEAR_____

DK
RF

J572 BRANCHPOINT: IF R DID NOT SAY S/HE PLANS TO REDUCE WORK HOURS (J566 NOT 5), GO TO J574 BRANCHPOINT

J572

At what age do you plan to start working fewer hours?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you plan to start working fewer hours?

AGE_____

25-94 YEARS OF AGE……………GO TO J574 BRANCHPOINT
95 NEVER……………GO TO J574 BRANCHPOINT
96 YEAR GIVEN
DK……………GO TO J574 BRANCHPOINT
RF……………GO TO J574 BRANCHPOINT
AGE_____

25-94 YEARS OF AGE……………GO TO J574 BRANCHPOINT
95. NEVER……………GO TO J574 BRANCHPOINT
DK……………GO TO J574 BRANCHPOINT
RF……………GO TO J574 BRANCHPOINT

J573

YEAR_____

DK
RF

J574 BRANCHPOINT: IF R DID NOT SAY S/HE PLANS TO CHANGE KIND OF WORK (J566 NOT 6), GO TO J576 BRANCHPOINT

J574

At what age do you plan to change the kind of work you do?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you plan to change the kind of work you do?

AGE_____

25-94 YEARS OF AGE………….GO TO J576 BRANCHPOINT
95 NEVER………………GO TO J576 BRANCHPOINT
96 YEAR GIVEN
DK………………GO TO J576 BRANCHPOINT
RF………………GO TO J576 BRANCHPOINT
AGE_____

25-94 YEARS OF AGE………….GO TO J576 BRANCHPOINT
95. NEVER………………GO TO J576 BRANCHPOINT
DK………………GO TO J576 BRANCHPOINT
RF………………GO TO J576 BRANCHPOINT

J575

YEAR_____

DK
RF

J576 BRANCHPOINT: IF R DOES NOT PLAN TO WORK FOR HIM/HERSELF (J566 NOT 7), GO TO
J959 BRANCHPOINT

J576

At what age do you plan to start working for yourself?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you plan to start working for yourself?

AGE_____

25-94 YEARS OF AGE…………….GO TO J959 BRANCHPOINT
95 NEVER…………….GO TO J959 BRANCHPOINT
96 YEAR GIVEN
DK……………GO TO J959 BRANCHPOINT
RF……………GO TO J959 BRANCHPOINT
AGE_____

25-94 YEARS OF AGE…………….GO TO J959 BRANCHPOINT
95. NEVER…………….GO TO J959 BRANCHPOINT
DK……………GO TO J959 BRANCHPOINT
RF……………GO TO J959 BRANCHPOINT

J577

YEAR_____

DK
RF

J959 BRANCHPOINT: IF R REPORTED {PLAN TO STOP WORK ALTOGETHER, NEVER STOP
WORKING, NOT GIVEN MUCH THOUGHT, NO CURRENT PLANS, CONTINUE AS IS, WORK
UNTIL MY HEALTH FAILS, REFUSE} (J566={1 or 2 or 3 or 4 or 8 or 99}) or REPORTED "NEVER"
AT ANY FOLLOW-UPS (J572 or J574 or J576 = 95), GO TO J578

J959

At what age do you think you will stop working permanently?

25-94 YEARS OF AGE
95 NEVER
96 YEAR GIVEN
At what age do you think you will stop working permanently?

AGE_____

25-94 YEARS OF AGE……………GO TO J578
95 NEVER……………..GO TO J578
96 YEAR GIVEN
DK……………..GO TO J578
RF……………..GO TO J578
AGE_____

25-94 YEARS OF AGE……………GO TO J578
95. NEVER……………GO TO J578
DK……………GO TO J578
RF……………GO TO J578

J960

YEAR_____

DK
RF

J578

We are interested in what people think about retirement, whether they themselves are retired or not.

At this time do you consider yourself partly retired, completely retired, or not retired at all?

1. COMPLETELY RETIRED
3. PARTLY RETIRED
5. NOT RETIRED AT ALL……………..GO TO J709
7. QUESTION NOT RELEVANT TO R, DOESN'T WORK FOR PAY OR IS HOMEMAKER,
ETC.……………GO TO J613 BRANCHPOINT
8. DK……………GO TO J613 BRANCHPOINT
9. RF……………GO TO J613 BRANCHPOINT
1. COMPLETELY RETIRED
3. PARTLY RETIRED
5. NOT RETIRED AT ALL……………..GO TO J709
7. QUESTION NOT RELEVANT -- DON'T WORK FOR PAY, HOMEMAKER, ETC.……………GO TO
J613 BRANCHPOINT
8. DK……………GO TO J613 BRANCHPOINT
9. RF……………GO TO J613 BRANCHPOINT

J580

In what month and year did you [partly/completely] retire?

[INSTR: MONTH ENTERED MUST BE BEFORE *CURRENT IW MONTH, YEAR*]

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

J581

YEAR_____

DK
RF

J709

IF R IS PARTLY RETIRED OR IS NOT RETIRED (J578={3 or 5}):
How much have you thought about retirement -- a lot, some, a little, or hardly at all?

IF R IS COMPLETELY RETIRED (J578=1):
Before you retired, how much did you think about retirement -- a lot, some, a little, or hardly at all?

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

J583

Thinking back to the time you [partly/completely] retired, was that something you wanted to do or something you felt you were forced into?

1. WANTED TO DO
2. FORCED INTO
3. PART WANTED, PART FORCED
8. DK
9. RF

J584

All in all, would you say that your retirement has turned out to be very satisfying, moderately satisfying, or not at all satisfying?

1. VERY SATISFYING
2. MODERATELY SATISFYING
3. NOT AT ALL SATISFYING
8. DK
9. RF

J585

Thinking about your retirement years compared to the years just before you retired, would you say the retirement years have been better, about the same, or not as good?

1. BETTER
3. ABOUT THE SAME
5. NOT AS GOOD
6. RETIRED LESS THAN 1 YEAR AGO
8. DK
9. RF

J586

Next are a few reasons why some people retire. Please tell us whether, for you, these were very important reasons for retirement, moderately important, somewhat important, or not important at all.

1. CONTINUE

J588_1

Poor health.
(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)
Poor health.

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J588_2

Wanted to do other things.
(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)
Wanted to do other things.

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J588_3

Didn't like the work.
(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)
Didn't like the work.

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J588_4

Wanted to spend more time with my family.
(Was this a very important reason for your retirement, a moderately important reason, somewhat important, or not important at all?)

Wanted to spend more time with my family.

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J589 BRANCHPOINT: IF THIS IS A REINTERVIEW R, GO TO J613 BRANCHPOINT

J589

Next we have a list of things that some people say are good about retirement.

IF R IS COMPLETELY RETIRED (J578=1):
For each one, please tell us if, during your retirement, it has been very important, moderately important, somewhat important, or not important at all.

OTHERWISE:
For each one, please tell us if, for you, they are very important, moderately important, somewhat important, or not important at all.

1. CONTINUE

DK
RF

J591_1

Being your own boss.
([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J591_2

Being able to take it easy.
([Has this been/Is this]) very important, moderately important, somewhat important, or not important at all?)

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J591_3

Having the chance to travel.
([Has this been/Is this] very important, moderately important, somewhat important, or not important at all?)

1. VERY IMPORTANT
2. MODERATELY IMPORTANT
3. SOMEWHAT IMPORTANT
4. NOT IMPORTANT AT ALL
8. DK
9. RF

J592

Now for things that some people say are bad about retirement.

IF R IS COMPLETELY RETIRED (J578=1):
Please tell us if, during your retirement, they have bothered you a lot, somewhat, a little, or not at all.

OTHERWISE:
Please tell us if they worry you a lot, somewhat, a little, or not at all.

1. CONTINUE
DK
RF

NOTE: EACH OF THE THREE WORRIES IN THE TABLE BELOW HAS THE FOLLOWING RETIREMENT CONDITIONS WITH QUESTION FORMS.

IF R IS COMPLETELY RETIRED (J578=1):
Does this bother you a lot, somewhat, a little, or not at all?

IF R IS PARTLY RETIRED (J578=3):
Does this worry you a lot, somewhat, a little, or not at all?

OTHERWISE (J578 {NOT 1 and NOT 3}):
Does this worry you a lot, somewhat, a little, or not at all?

J594_1

Not doing anything productive or useful.
(Does this [bother/ worry] you a lot, somewhat, a little, or not at all?)

1. A LOT
2. SOMEWHAT
3. A LITTLE
4. NOT AT ALL
7. DIDN'T WORK
8. DK
9. RF

J594_2

Illness or disability.
(Does this [bother/ worry] you a lot, somewhat, a little, or not at all?)

1. A LOT
2. SOMEWHAT
3. A LITTLE
4. NOT AT ALL
7. DIDN'T WORK
8. DK
9. RF

J594_3

Not having enough income to get by.
(Does this [bother/ worry] you a lot, somewhat, a little, or not at all?)

1. A LOT
2. SOMEWHAT
3. A LITTLE
4. NOT AT ALL
7. DIDN'T WORK
8. DK
9. RF

J613 BRANCHPOINT: IF THIS IS A NEW INTERVIEW R (Z076 NOT 1), GO TO L040 BRANCHPOINT

IF R DID NOT REPORT THAT IS CURRENTLY WORKING (J020={5 or DK or RF}) and DID NOT REPORT AT R's LAST IW THAT WAS WORKING FOR PAY (Z123 NOT 1) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LEAVING LAST IW EMPLOYER AND {THE PRESENT OR START OF CURRENT EMPLOYMENT}} (J596={5 or DK or RF}), GO TO L040 BRANCHPOINT

IF R {REPORTED IN CURRENT IW THAT HAD MARGINAL EMPLOYMENT and REPORTED IN LAST IW THAT HAD {MARGINAL EMPLOYMENT OR NONE}} (J703=1), GO TO L040 BRANCHPOINT

IF R IS SELF-EMPLOYED NOW (J021=2) and WAS SELF-EMPLOYED AT R's LAST IW (Z136=2), GO TO L040 BRANCHPOINT

IF R WAS SELF-EMPLOYED AT R's LAST IW (Z136=2) and DID NOT REPORT THAT IS CURRENTLY WORKING (J020 NOT 1) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (J596 NOT 1), GO TO L040 BRANCHPOINT

IF R DID NOT REPORT AT R's LAST IW THAT WAS WORKING FOR PAY (Z123 NOT 1) and IS SELF-EMPLOYED NOW (J021=2) and DID NOT REPORT THAT HAS WORKED FOR PAY BETWEEN {LAST IW AND START OF CURRENT EMPLOYMENT} (J596 NOT 1), GO TO L040 BRANCHPOINT

*-------------------Early Out Retirement Incentives-------------------
(J613-J650)

J613

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

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

1. YES
5. NO……………GO TO L040 BRANCHPOINT
8. DK……………GO TO L040 BRANCHPOINT
9. RF……………GO TO L040 BRANCHPOINT

J614

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

SPECIAL INCENTIVES_____

0……………..GO TO L040 BRANCHPOINT
DK……………GO TO L040 BRANCHPOINT
RF……………..GO TO L040 BRANCHPOINT

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

J616

In what month and year was the [first/ last] special incentive offered?

[INSTR: MONTH ENTERED MUST BE BETWEEN [NOV. YEAR 2 YEARS AGO/REINTERVIEW R's LAST IW MONTH, YEAR] AND CURRENT IW MONTH, YEAR]

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

J617

YEAR_____

DK
RF

J619 BRANCHPOINT: IF R IS STILL WORKING FOR LAST IW EMPLOYER (J045={1 or 3}), GO TO J621

J619

Which employer were you working for at the time?

[INSTR: SELECT EMPLOYER FROM LIST BELOW]

[INSTR: IF EMPLOYER NOT LISTED, SELECT 'OTHER, (SPECIFY)' AND ENTER FULL NAME OF EMPLOYER.]

1. LAST WAVE EMPLOYER NAME (per A508)
2. CURRENT EMPLOYER NAME (per JW158)
7. OTHER (SPECIFY) **J620_____**
8. DK
9. RF

J621

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

[INSTR: SELECT ALL THAT APPLY]

1. CASH BONUS
2. IMPROVED PENSION BENEFITS
3. PERMANENT MEDICAL INSURANCE
4. TEMPORARY MEDICAL INSURANCE
5. TEMPORARY CASH BENEFIT
6. ADDITIONAL YEARS OF SERVICE CREDITED
7. OTHER (SPECIFY) **J622_____**
8. DK
9. RF

J623 BRANCHPOINT: IF R's OFFER DID NOT INCLUDE A CASH BONUS (J621 NOT 1), GO TO J627 BRANCHPOINT

J623

How much did the cash bonus offer amount to?

[INSTR: DO NOT PROBE DK/RF]
How much did the cash bonus offer amount to?

$_____.00………….GO TO J627 BRANCHPOINT

DK
RF

J624-
J626

Question text: (Thinking about the cash bonus offer):

Did it amount to less than $_____ , more than $_____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $15,000, $25,000, $50,000, $75,000
RANDOM ENTRY POINTS: $25,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
Question text: Thinking about the cash bonus offer:

Did it amount to less than $_____ , more than $_____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $15,000, $25,000, $50,000, $75,000
RANDOM ENTRY POINTS: $25,000, $50,000
ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X506
 ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J627

How much did the extra pension benefit offer amount to?

[INSTR: DO NOT PROBE DK/RF]

[INSTR: IF AMOUNT PER HOUR, ENTER BOTH DOLLARS AND CENTS, OTHERWISE ENTER '0'
CENTS]

How much did the extra pension benefit offer amount to?

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

$_____...............GO TO J631

0.................GO TO J633 BRANCHPOINT
DK
RF

J628-
J630

Question text: (Thinking about the extra pension benefit offer):

Did it amount to less than $_____ , more than $_____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $3,000, $5,000, $12,000, $36,000
RANDOM ENTRY POINTS: $5,000, $12,000
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
    ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
Question text: Thinking about the extra pension benefit offer:

Did it amount to less than $_____ , more than $_____ , or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $3,000, $5,000, $12,000, $36,000
RANDOM ENTRY POINTS: $5,000, $12,000
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X507
    ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J631

[INSTR: PROBE IF NECESSARY: Was that per week, month, year, or a lump sum?]

PER:
PER:

2. WEEK
4. MONTH
6. YEAR
95. LUMP SUM
97. OTHER (SPECIFY) J632_____
98. DK
99. RF

J633

Until what age was the temporary medical insurance offered?

AGE_____

DK
RF

J636

How much did the temporary cash benefits offer amount to?

$_____.00

0……………..GO TO J639
DK……………..GO TO J639
RF……………..GO TO J639

J637

[INSTR: PROBE IF NECESSARY: Was that per week, month year, or a lump sum?]

PER:
PER:

2. WEEK
4. MONTH
6. YEAR
95. LUMP SUM
97. OTHER (SPECIFY) J638_____
98. DK
99. RF

J639

Until what age was the temporary cash benefit offered?

AGE_____

DK
RF

J642

How many years of service credit were you offered?

YEARS_____

DK
RF

J643

IF R MENTIONS OTHER INCENTIVES ONLY (J621=7 ONLY):
Altogether, how much did the incentive offer amount to?

OTHERWISE:
(Not including [the cash bonus, /(and) improved pension benefits, /(and) permanent medical insurance, /(and) temporary medical insurance, /(and) temporary cash benefit, /(and) additional years of service credited,]) what was the value of the other part of the [first/second] incentive offer?

NOTE: "and" IS INSERTED BETWEEN THE LAST ITEM ON THE LIST AND ITS PREDECESSOR.

$_____.00

DK
RF

NOTE: ALL TYPES OF INCENTIVES SELECTED AT J621 ARE INCLUDED IN THE QUESTION TEXT.

J644

Did you accept the incentive and leave that employer?

1. YES
5. NO…………..GO TO J646
8. DK…………..GO TO J646
9. RF…………..GO TO J646

J645

Was the special incentive important in your decision, or would you probably have left at about that time anyway?

1. IMPORTANT IN R's DECISION
5. R WOULD HAVE LEFT ANYWAY
8. DK
9. RF
1. IMPORTANT IN MY DECISION
5. I WOULD HAVE LEFT ANYWAY
8. DK
9. RF

J646 BRANCHPOINT: GO TO END OF J616 LOOP

J646

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

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

END OF J616 LOOP: REPEAT QUESTIONS J616 THROUGH J646 IF MORE THAN ONE EARLY OUT WINDOW WAS OFFERED. IF NOT, CONTINUE ON TO L040 BRANCHPOINT

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……………GO TO L110
8. DK……………GO TO L110
9. RF……………GO TO L110

L041

How many times has this happened?

NUMBER OF TIMES_____

DK…………..GO TO L110
RF…………..GO TO L110

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?

YEAR_____

DK
RF

L044

Which employer were you working for at the time?

[INSTR: ENTER FULL EMPLOYER NAME]

EMPLOYER_____

DK
RF

L045

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

[INSTR: SELECT 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

How much did the cash bonus offer amount to?

[INSTR: ENTER "0" FOR NOTHING]

$_____.00

DK
RF

L048

How much did the extra pension benefits offer amount to?

$_____.00

0…………….GO TO L051 BRANCHPOINT
DK…………….GO TO L051 BRANCHPOINT
RF…………….GO TO L051 BRANCHPOINT

L049

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

PER:
PER:

2. WEEK
4. MONTH
6. YEAR
95. LUMP SUM
97. OTHER (SPECIFY) L050_____
98. DK
99. RF

L051

Until what age was the temporary medical insurance offered?

35 - 80 AGE
95 NUMBER OF YEARS GIVEN
96 ANSWERED YEAR

AGE_____

35 - 80 AGE………….GO TO L054 BRANCHPOINT
95 NUMBER OF YEARS GIVEN
96 ANSWERED YEAR……………..GO TO L053
DK…………….GO TO L054 BRANCHPOINT
RF…………….GO TO L054 BRANCHPOINT

L052

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

1 - 25 YEARS_____

DK
RF

L053 BRANCHPOINT: GO TO L054 BRANCHPOINT

L053

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

YEAR_____

DK
RF

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?

[INSTR: ENTER "0" FOR NOTHING]

$_____.00

0…………..GO TO L056
DK…………..GO TO L056
RF…………..GO TO L056

L055

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

PER:
PER:

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

AGE_____

35 - 80 AGE……………GO TO L059 BRANCHPOINT
95 NUMBER OF YEARS GIVEN
96 ANSWERED YEAR……………GO TO L058
DK……………GO TO L059 BRANCHPOINT
RF……………GO TO L059 BRANCHPOINT

L057

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

0 - 25 YEARS_____

DK
RF

L058

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

YEAR_____

DK
RF

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

L059

How many years of service credit were you offered?

1 - 20 YEARS_____

DK
RF

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.

[INSTR: ENTER "0" FOR NOTHING]

$_____.00

DK
RF

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…………..GO TO L063
8. DK…………..GO TO L063
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
1. IMPORTANT IN MY DECISION
5. WOULD HAVE LEFT ANYWAY
8. DK
9. RF

L063 BRANCHPOINT: 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 L110.

L110

[Not counting your current job,have/Have] you ever worked for a year or more on a job that was not covered by Social Security and for which you did not have to pay Social Security taxes?

1. YES
5. NO…………..GO TO J478
8. DK…………..GO TO J478
9. RF…………..GO TO J478

L111

About how many years did you work on jobs that were not covered by Social Security?

YEARS_____

DK
RF

*-----------------------Social Security------------------------

J478

Do you currently receive any income from Social Security?

1. YES…………..GO TO J3 ASSIST
5. NO
8. DK…………..GO TO J3 ASSIST
9. RF…………..GO TO J3 ASSIST

J479

Do you expect to receive Social Security benefits at some time in the future?

1. YES
5. NO…………..GO TO J3 ASSIST
8. DK…………..GO TO J3 ASSIST
9. RF…………..GO TO J3 ASSIST

J719

Do you expect to get them based on your own work record only, from a current, previous or late spouse's work record only, or both?

1. R'S OWN RECORD ONLY
2. SPOUSE'S RECORD ONLY
3. BOTH RECORDS
8. DK
9. RF
1. MY OWN RECORD ONLY
2. SPOUSE'S RECORD ONLY
3. BOTH RECORDS
8. DK
9. RF

J480

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

[INSTR: IF R MENTIONS AGE AND SOME NUMBER OF MONTHS, E.G., 59 AND ½, ENTER AGE IN THE FIRST BOX AND ENTER MONTHS IN THE SECOND BOX.]
At what age do you expect to start collecting these benefits?

AGE_____

DK…………….GO TO J487 BRANCHPOINT
RF…………….GO TO J487 BRANCHPOINT

J910

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

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

NUMBER OF MONTHS_____

DK
RF

J481

If you start collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

[INSTR: DO NOT PROBE DK/RF]
If you start collecting Social Security benefits then, about how much do you expect the payments to be in today's dollars?

$_____.00…………….GO TO J485

0……………..GO TO J487 BRANCHPOINT
DK
RF

J482-
J484

Question text: (Thinking about those Social Security payments):

Do you expect them to be less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $250, $500, $750, $1,750
RANDOM ENTRY POINTS: $500, $750
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509
    ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: (Thinking about those Social Security payments):

Do you expect them to be less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $250, $500, $750, $1,750
RANDOM ENTRY POINTS: $500, $750
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X509
    ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J485

PER:

2. WEEK
3. EVERY TWO WEEKS/BI-WEEKLY
4. MONTH
6. YEAR
7. OTHER (SPECIFY) J486_____
95. LUMP SUM
98. DK
99. RF

J487

IF R's AGE IS LESS THAN 62:
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire at age 62 and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits at age 62, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS 62:
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today's dollars?

[INSTR: DO NOT PROBE DK/RF]

IF R's AGE IS LESS THAN 62:
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire at age 62 and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits at age 62, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS 62:
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today's dollars?

$_____.00..............GO TO J491

0..............GO TO J493 BRANCHPOINT
DK
RF

J488-
J490

Question text: (Thinking about those Social Security payments):

Do you expect them to be less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $500, $700, $900, $1,200
RANDOM ENTRY POINTS: $700, $900
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

Question text: Thinking about those Social Security payments:

Do you expect them to be less than $____ per month, more than $____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $500, $700, $900, $1,200
RANDOM ENTRY POINTS: $700, $900
    ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X510
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J491 BRANCHPOINT: GO TO J493 BRANCHPOINT

J491

PER:

2. WEEK
3. EVERY TWO WEEKS/BI-WEEKLY
4. MONTH
6. YEAR
7. OTHER (SPECIFY) J492_____
8. DK
9. RF

J493 BRANCHPOINT: IF {R's AGE IS GREATER THAN SOCIAL SECURITY NORMAL RETIRMENT AGE} (A019 > SSNRA), GO TO J3 ASSIST

IF R EXPECTS TO START COLLECTING BENEFITS AT SOCIAL SECURITY NORMAL RETIREMENT AGE (J480 = SSNRA), GO TO J3 ASSIST

SOCIAL SECURITY NORMAL RETIREMENT AGE (SSNRA)	
YEAR OF BIRTH	**SS RETIREMENT AGE**
1937 or earlier	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 and later	67

J493

IF R's AGE IS LESS THAN SOCIAL SECURITY NORMAL RETIREMENT AGE (A019 < SSNRA):
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire at your Social Security normal retirement age and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits at your Social Security normal retirement age, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS SOCIAL SECURITY NORMAL RETIREMENT AGE (A019=SSNRA):
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today's dollars?

[INSTR: DO NOT PROBE DK/RF]

IF R's AGE IS LESS THAN SOCIAL SECURITY NORMAL RETIREMENT AGE (A019 < SSNRA):
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire at your Social Security normal retirement age and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits at your Social Security normal retirement age, what do you think your Social Security benefits would be in today's dollars?

IF R's AGE IS SOCIAL SECURITY NORMAL RETIREMENT AGE (A019=SSNRA):
R IS NOT RETIRED and NOT A HOMEMAKER (J005 NOT 5 and NOT 6):
If you were to retire now and collect benefits, what do you think your Social Security benefits would be in today's dollars?

IF R IS RETIRED or A HOMEMAKER (J005=5 or 6):
If you were to start collecting benefits now, what do you think your Social Security benefits would be in today's dollars?

$_____.00……………GO TO J497

0…………..GO TO J3 ASSIST
DK
RF

J494-
J496

Question text: (Thinking about those Social Security payments):

Do you expect them to be less than $_____ per month, more than $_____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $600, $900, $1,200, $1,500
RANDOM ENTRY POINTS: $900, $1,200
     ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND
Question text: Thinking about those Social Security payments:

Do you expect them to be less than $_____ per month, more than $_____ per month, or what?

PROCEDURES: 2Up1Down, 1Up2Down
BREAKPOINTS: $600, $900, $1,200, $1,500
RANDOM ENTRY POINTS: $900, $1,200
     ENTRY POINT ASSIGNMENT: 1 OR {NOT 1} AT X501
ORDER OF ENTRY POINT ASSIGNMENTS AND PROCEDURES CORRESPOND

J497 BRANCHPOINT: GO TO J3 ASSIST

J497

PER:

2. WEEK
3. EVERY TWO WEEKS/BI-WEEKLY
4. MONTH
6. YEAR
7. OTHER (SPECIFY) J498_____
8. DK
9. RF

J3
ASSIST

INSTR: HOW OFTEN DID R RECEIVE ASSISTANCE WITH ANSWERS IN
SECTION J3 – EMPLOYMENT?

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

GO TO SECTION M