

VT

People on early retirement

Intomart

Oral questionnaire

1993 - 79825

Hilversum, September 1993

Interviewer: affix sticker with number respondent here

The following questions are about the present situation. I'll begin with a few questions on your health.

1. Are you in good health, generally speaking?
 very good
 good
 average
 sometimes good and sometimes poor
 poor

2. To what degree would your health hinder you in practising your profession at the moment? Would it be a problem for you to practise your profession? Would it present minor problems? Or major ones? Or wouldn't it be a problem at all?
 it would not be a problem for respondent to practise profession (Interviewer: go to question 9)
 respondent would experience minor problems when practising profession
 respondent would experience major problems when practising profession
 respondent can no longer practise profession
 not applicable, respondent has never had a job

3. Is there another (paid) profession in which your health would not present any or fewer problems? Or do you think your health would present problems in other professions as well?
 there is (other) work in which my health would not present any problems
 there is (other) work in which my health would present fewer problems
 my health would present problems in any profession
 do not know

4. Could you tell me what kind of health problems you have? Do you suffer physical afflictions or do you suffer mental afflictions, such as severe strain, stress or exhaustion? Or do you suffer both mental and physical afflictions?
physical afflictions
mental afflictions
both mental and physical afflictions
do not know
5. How long have you had these health problems?
(Interviewer: if health problems respondent began in or before 1983, the year suffices)
respondent has had health problems since:
month: ... year: 19..
6. Have your health problems been caused by the work you did during your most recent appointment? Or are previous jobs the cause of these problems? Or is there no connection between your health problems and your work?
caused by work during most recent appointment
caused by work before most recent appointment
caused both by work during and before most recent appointment
have nothing to do with work
really do not know
7. Did a family member begin working, stop working, or worked more or fewer hours, after your health problems began?
partner
child(ren)
not applicable (no partner, no children)
nothing changed
began working
stopped working
worked more hours
worked fewer hours

8. Do you expect your health problems to be temporary, i.e. do you expect them to be over in less than three months, or do you expect it will take longer for you to get better?
temporary, less than three months
more than three months
do not know
9. Would you like to have a paid job (again)?
yes
no
10. Are you looking for a paid job at the moment?
yes (Interviewer: go to question 12)
no
11. What are the reasons for not looking for a job? You can use this card to answer the question.
(Interviewer: hand respondent card 13; more than one answer possible)
because of health reasons
because of other pursuits at home
because of other pursuits elsewhere
I do not think there are any vacancies in my line of work
I do not think an employer would hire a person on early retirement
I think employers would consider me too old
I think it does not pay enough
I am fine the way I am
I do not feel like going through any major changes
in fact I am on early retirement
because of health partner / children / grandchildren / parents (in-law)
I think I would have to move
other reason, to wit:
(Interviewer: go to question 20)
12. What kind of job are you looking for?
(Interviewer: write down post or position)

Respondent is looking for a job as a:
do not know

13. For how many months or weeks have you been looking for a job?
... months or ... weeks
14. What steps have you taken to get a job during that period? You can use this card to answer the question.
(Interviewer: hand respondent card 7; more than one answer possible)
looked at advertisements
answered an advertisement
put an advertisement in a paper
contacted an employer of own accord
called in friends and family or contacts
looked for a job with the help of a job centre
signed in at a temping agency / temping agencies
nothing special
different, to wit:
15. So you have been looking for a job for ... (Interviewer: read out period of question 13) weeks / months? How often have you applied for a job during this period? Applying for a job can be done by writing a letter or by having a job interview.
applied for a job ... times
16. How many jobs have you been offered in the past ... (Interviewer: read out period of question 13) weeks / months?
none
... number of jobs
17. If you were to find a suitable job now, how many hours a week would you like to work, also taking into account the money you would choose to earn?
... hours a week

18. Suppose someone you know offered you a suitable job with exactly the number of hours you just indicated (so the number you chose), what would be the minimum net wages you would have to be offered so you would take the (new) job?
- per
week
four weeks
month
year
do not want to tell
do not know
minimum net wages: \$
19. When would you be able to start, if you were offered a suitable job right now? within two weeks
not within two weeks, but within three months
after three months or more
20. I would like to hear your opinion on the net wages someone like you could earn a month. Suppose, there is someone your age, who has had the same education, the same experience and who does the kind of work you did. Could you make an estimate of the net wages that person would earn on average in a full-time job? And how much minimum? And maximum?
- per
week
four weeks
month
year
do not want to tell
do not know
average net wages: \$
minimum net wages: \$
maximum net wages: \$

22. Do you expect you will ever have a paid job again? Do you think that is very likely, likely, unlikely or very unlikely?

very likely

likely

not likely / not unlikely

unlikely

very unlikely

At present redundancy is a much discussed topic in our society. That is why I would like to ask you a few more questions on the subject.

23. You are now on early retirement. Could you tell me since when?

since

month: ... year: 19..

really do not remember

24. Could you tell me what you consider the most important advantage of not working?

And what is the second most important advantage according to you?

most important advantage

second most important advantage

possibility to decide yourself what to do

less pressure (of work)

possibility to take things a bit easier

have more time for your partner

have more time for your (grand)children

have more time for your hobbies and / or sports

have more time for voluntary work

possibility to travel

other advantage, to wit:

no advantages

25. Could you tell me what you consider the most important disadvantage of not working?

And what is the second most important disadvantage according to you?

most important disadvantage

second most important disadvantage

it is financially unattractive
 do not know what to do with my spare time
 feel useless and unproductive
 miss work
 miss contact with colleagues
 begin to feel old
 other disadvantage, to wit:
 no disadvantages

26. How do family, friends, acquaintances and (ex-)colleagues feel about (early) retirement?

is that (Interviewer: reads)

very positive

positive

not positive / not negative

negative

very negative

do not know

The questions I would like to ask you now are about your income.

27. At present you receive an early retirement pension. Could you tell me how much that approximately is after tax, including bonuses such as a vacation bonus.

net pension \$... per

week

four weeks

month

year

do not want to tell

do not know

28. Do you receive another kind of pension in addition to that, e.g. an old-age pension, a widow's pension or a war pension?

yes

no (Interviewer: go to question 30)

do not want to tell (Interviewer: go to question 30)

do not know (Interviewer: go to question 30)

29. How much is that approx. after tax?

net: \$... per:

week

four weeks

month

year

do not want to tell

really do not know

30. I am going to read out a few welfare provisions and I would like to know if you receive any of those and if so, how much that approximately is after tax. Do you receive:

(Interviewer: read out the welfare provisions one after the other; write down answers in table below)

receives

per

no

yes

after tax

week

four weeks

month

three months

year

do not want to tell

do not know

unemployment benefits \$

disablement insurance benefits \$

other, to wit: \$

32. I am going to read out a few other sources of income and I would like to know if you receive any of those and if so, how much that approximately is after tax. Do you receive:

(Interviewer: read out the sources of income one after the other; write down answers in table below)

receives

per

no

yes

after tax

week

four weeks

month

three months

year

do not want to tell

do not know

family allowance \$

alimony (including that for the children) \$

extra earnings from a job on the side \$

extra earnings from rent (e.g. of a room) \$

interest, dividend or other income from property or capital (excluding old-age pension, annuity and such) \$

33. Let's imagine it is October 1995, so two years from now. Do you expect to still be on early retirement in October 1995, or do you expect to have a job, etc.?

respondent expects to be doing the same thing (including pension)

respondent expects to have a new job

respondent expects to be unemployed

respondent expects to be incapacitated to work

respondent expects to do the housekeeping

different, to wit:

34. What do you expect your net monthly wages to be in October 1995? Will they have improved considerably, will they have improved, will they be approximately the same, will they have diminished or will they have diminished considerably?
- will have improved considerably

will have improved
 will be approximately the same
 will have diminished
 will have diminished considerably
 do not know

35. Have you put aside money for your retirement? Have you saved money for example, or have you taken out an insurance policy, e.g. an annuity or a single-premium insurance or are you planning to do so?
 no (Interviewer: go to question 37)
 is planning to do so
 yes, has saved money or bonds / shares
 yes, has taken out an insurance policy
 yes, has saved money and has taken out an insurance policy
 yes, something else, to wit:

36. If you have saved money or taken out an insurance policy, how much do you think you will have when the time comes?
 approximately \$
 a lump sum
 per month
 per year
 do not know

I would like to go back to your most recent paid job, and talk about the situation at the end of that job.

37. Do you remember the year you started working for this employer? Do you also remember in which month?
 (Interviewer: if respondent began in or before 1983, the year suffices)
 month: ... year: 19..
 really do not remember

38. Did you work in the private sector or for the government?
 private sector

for the government
do not know

39. What kind of company / organization did you work for?
(Interviewer: for example, what services did the company provide, what did it produce, sell, etc.; if respondent worked for a temping agency, write down "temping agency", not the company respondent was sent to)
40. Where was the company based? Could you also give the zip code of that company?
Company based in:
Zip code company:
41. What post or position did you have at the end of your appointment?
function most recent job:
- 42a. How were you employed? Did you render paid services, were you a seasonal worker, were you temping or were you available on call?
rendered paid services
seasonal worker or available on call
was temping
- 42b. Could you make an estimate of the total number of people that worked for the branch of the company or organization you worked for?
own company or shop, only the owner or family members
1-5 persons
6-10 persons
11-20 persons
21-50 persons
51-100 persons
101-200 persons
201-500 persons
500 or more persons
really do not know

43. Were you directly or indirectly in charge of other people? If so, how many persons were you in charge of?

none

1 through 4 persons

5 through 9 persons

10 through 19 persons

20 through 49 persons

50 or more persons

44. I am going to read out a few features that are characteristic for certain jobs. Could you indicate whether any of these characteristics were often / sometimes / never applicable to your job?

(Interviewer: read out the characteristics one at a time)

often

sometimes

never

Could you work at your own pace?

Did you become dirty while working?

Was your job dangerous?

Did you work with dangerous substances?

Was your work physically taxing?

Did you have to lift heavy objects?

Did you have to kneel or bend?

Was your work tiring?

Was your work mentally exerting?

Did you have to concentrate intensely while working?

Was your job too taxing at times?

Did you have to be good at handling other people?

Were you expected to work overtime?

Did you have irregular working hours?

- 45a. How many hours a week did you work on average, if you include paid and unpaid overtime?

(Interviewer: do not include traveling time)

... hours a week
really do not know

45b. And how many hours a week did you have to work according to your contract?

... hours a week

46. Could you find out how much your net wages were? You are to exclude your vacation bonus and other bonuses.

(Interviewer: situation as it was at the end of job)

net wages \$... per

week

four weeks

month

year

do not want to tell

do not know

47. If you received a vacation bonus, payments for overtime and / or other bonuses, how much was that on average after tax?

respondent did not receive vacation bonus and / or other bonuses

approximately \$... net per:

week

four weeks

month

year

do not want to tell

do not know

48. Did you receive welfare provisions in addition to that? Meant are unemployment benefits, supplementary benefits, disablement insurance benefits, widow's benefits or other such allowances?

(Interviewer: exclude family allowance)

yes

no (Interviewer: go to question 50)

do not know (Interviewer: go to question 50)

49. How much did you approximately receive from these welfare provisions after tax?
 after tax \$... per
 week
 four weeks
 month
 year
 do not want to tell
 do not know
50. How many days off per year did you have in this job?
 ... days off per year
51. Did you have the right to a pension via your former employer(s)? Were you entitled to a pension from the pension fund for civil servants, the ABP, or from the pension fund for social workers and (mental) health care workers, the PGGM, or from the AMP, or the pension fund Produktschappen, or the pension fund for railroad personnel or any other pension fund?
 no
 yes, entitled to a pension from the pension fund ABP
 yes, entitled to a pension from the pension fund PGGM
 yes, entitled to a pension from the pension fund AMP
 yes, entitled to a pension from the pension fund Produktschappen
 yes, entitled to a pension from the pension fund for railroad personnel
 yes, entitled to a pension from the pension fund, do not remember name
 yes, entitled to a pension from the pension fund, called:
 do not know
52. Do you know the average age of people who stopped working in the company you worked for? That is to say stopped working because of (early) retirement.
 usually one stopped at the age of
 do not know

53. If you compare the company you worked for with other companies, do you think that there were relatively many recipients of disablement insurance benefits or relatively few?
 relatively many
 average
 relatively few
 do not know
54. I would like to go back to the moment you left your former (most recent) job. When was that?
 respondent left in:
 month: ... year: 19..
55. You are now on early retirement. What were the conditions you had to meet in order to take early retirement? Was the scheme only for people of a certain age and seniority or did the company only take seniority into account?
 you had to be at least ... years old
 you had to be at least ... years old and
 have worked for that company for at least ... years
 you had to have worked for that company for at least ... years
 other arrangements, to wit:
 do not know
56. Do you know what percentage of your net or gross wages were paid out, when you took early retirement?
 yes, ... % of net wages
 or
 ... % of gross wages
 no, do not know
57. When you could take early retirement, did you do so at the first possibility, or did you continue working for a while?
 yes, took first opportunity (Interviewer: go to question 59)
 no, continued working for a while

58. How long did you continue working after you could have taken early retirement?
continued working for ... year(s) and ... months
(Interviewer: go to question 60)
59. Did you have the possibility to continue working or were you more or less forced to take early retirement immediately?
more or less forced to take early retirement immediately
was allowed to continue working
do not know
60. I am going to read out several reasons that could make people leave or quit their jobs. Could you indicate whether these reasons also played a role in your case?
(Interviewer: read out the reasons one at a time and write down in table below, below "question 60")
question 60
question 61
did
play a role
not play a role
most important reason
because of health reasons
I thought I had worked long enough
I was more or less forced by my employer
I wanted a change
I wanted to take things a bit easier
I did not really like my duties
the work became too taxing for me
I became too old
I was threatened with dismissal (due to reorganization, cuts, closure, etc.)
because of the atmosphere at work / at my department
because of health partner / children / grandchildren / parents (in-law)
partner stopped working
because of (changed) situation at home
other reasons, to wit:

61. Can you indicate which was the most important reason?
(Interviewer: only one answer possible; write down answer in the above table below "question 61")
62. Did your health have anything to do with you leaving your job?
(Interviewer: or did respondent expect problems)
yes, had to do with health
no (Interviewer: go to question 66)
63. Did the kind of work that you were doing at the time cause the health problems you were having at the time (or you expected at the time)?
yes
no
64. Was the work (or did the work become) physically too taxing or mentally too exerting, or both?
work was (became) physically too taxing
work was (became) mentally too exerting
work was (became) mentally too exerting and physically too taxing
other, to wit:
65. Did your employer take your health problems into consideration, so you could continue working?
yes
no
66. Now I would like to ask you a few questions about your experience on the labor market.
Do you remember at what age you started working? Meant is your first paid job, after you had left school.
(Interviewer: meant is the first real job, jobs on the side and such are to be excluded)
at the age of
67. Were you ever self-employed?
yes

no (Interviewer: go to question 69)

68. How many times were you self-employed?

... times

69. How many different employers (companies or organizations) have you worked for?

(Interviewer: if respondent hesitates because of a large number of employers, read out the possible answers; several jobs through one temping agency is one employer)

no employer

1 employer

2 employers

3 employers

4 employers

5-10 employers

more than 10 employers

do not know

70. Have you ever been unemployed for a while? I.e. a time in which you did not work but were looking for a job?

(Interviewer: only if periods lasted longer than a month)

yes

no (Interviewer: go to question 73)

71. How many times have you been unemployed?

... times

do not know

72. How long, i.e. how many months or years, did this period / these periods in total last?

I have been unemployed for ... year(s) or ... months

do not know

73. Apart from your present early retirement, has there been a time during which you did not work, for example, since you were doing the housekeeping or since you were declared unfit?

(Interviewer: exclude period(s) of unemployment)

yes

no (Interviewer: go to question 76)

74. How many periods in which you did not work have you undergone?

(Interviewer: exclude present period)

... periods

do not know

75. How long, i.e. how many months or years, did this period / these periods in total last?

... year(s) or ... months

do not know

I have just asked you a couple of questions about your present situation, your most recent job and your job experience. I would like to go back to the situation as it was around 1st October 1991 (so two years ago).

76. Could you remind me of what you did around 1st October 1991? Could you tell me what you did by looking at this card (Interviewer: hand respondent card 12). Were you on early retirement, or were you doing something else?

on early retirement (Interviewer: go to question 79)

rendered paid services

worked as a seasonal worker or was available on call

was temping

was self-employed

worked with or for someone else in household

unemployed, but looking for a job (Interviewer: go to question 79)

incapacitated to work (Interviewer: go to question 79)

retired (Interviewer: go to question 79)

unemployed, not looking for a job (Interviewer: go to question 79)

77. What post or position did you have on 1st October 1991?

(Interviewer: check answer with that on question 41; if the answers differ, verify change in function)

function on 1st October 1991:

78a. How many hours a week did you work on average in October 1991, if you include paid and unpaid overtime?

(Interviewer: do not include traveling time; check answer with that on question 45a)

an average of ... hours a week

do not know

78b. And how many hours a week did you have to work according to your contract?

(Interviewer: see also question 45b)

an average of ... hours a week

79. Could you make an estimate of your total net wages on 1st October 1991? I.e. wages and / or welfare plus vacation bonus and other bonuses. Family allowance, interest, property, etc. are to be excluded.

(Interviewer: income without family allowance, but with extra's from work, such as a vacation bonus)

net wages \$... per

week

four weeks

month

year

do not want to tell

do not know

I would like to end this interview with a few questions on inheritances and your family income.

80. How do you feel about leaving an inheritance for your chosen heir(s) / heiress(es)? Do you think that is very important, rather important or unimportant?

very important

rather important

not important / not unimportant

unimportant

do not know

81. Do you think you will leave an inheritance for your heir(s) / heiress(es)?

yes, definitely

perhaps

no, certainly not

do not know

82. How important is it for you to have a good income? Is that very important, important, not of great importance or absolutely unimportant?

very important

important

not of great importance

absolutely unimportant

83. I would also like to ask you something about your total net monthly family income. I.e. the net income of all family members. If more than one person receives a salary, then all salaries have to be added up. Could you make an estimate of this net monthly family income?

respondent is the only one in the household who has an income

net approximately \$... per month

do not want to tell

do not know

84. What total net monthly income for the entire household would you consider very good, good, sufficient, insufficient, bad or very bad, for someone in your position. I would like to start with sufficient.

(Interviewer: write down answer for "sufficient" first)

very bad if it were below \$

bad if it were approx. \$

insufficient if it were approx. \$

(Interviewer: read in this order) sufficient if it were approx. \$

good if it were approx. \$

very good if it were approx. \$

(Interviewer: ask in the following order: insufficient, bad and very bad, good and very good; check that the smallest amount is at the top and the biggest at the bottom)

85. Finally I would like to ask you something completely different. Part of this inquiry is a questionnaire for companies. If you do not mind, we would like to present a staff member of the company you used to work for with a questionnaire. We want to ask very specific questions about the company, questions that you could not answer, for example questions about future plans of the company.

You, nor your name nor your previous position within the company will be mentioned at all.

Could you give me the name and address, and if possible the telephone number of the company you used to work for?

Name of the company:

House number and street name:

Zip code and place name:

Telephone number:

respondent does not want to give address

company does not exist anymore

86. Interviewer: has the respondent already filled in the self-questionnaire?
- no, ask respondent to fill in the self-questionnaire now
 - yes, check the data on all the lists you filled in for correctness and completeness and attach the self-questionnaire to this questionnaire.