How many rooms are there altogether, NOT COUNTING the kitchen, bathroom and toilet?

= INT.: "HALF-ROOMS" TO BE ROUNDED DOWN" (e.g. 4 1/2 rooms = 04)

- Number of rooms .............<xx>
- Don't know ..................<98>
- No answer ..................<99>

- Number of rooms .............<xx>
- Don't know ..................<98>
- No answer ..................<99>

Can you tell us how much rent you pay every month for your apartment or house?

= INT.: The rent can be noted with or without charges!
Enter amount in Swiss francs using 4 digits!

- Monthly rent ............ <xxxxx>
- Don't know ............ <9998>
- No answer ............ <9999>

Does the monthly rent include charges or not?

- including charges
- excluding charges
- Don't know
- No answer
- the amount given of Sfr. X is incorrect
How much interest do you pay each year on the mortgage you have for your apartment or house?

INT.: Enter the amount in Swiss francs using 5 digits!

- o Annual INTEREST ON MORTGAGE ............ <xxxxx>
- no interest on mortgage ................. <00000>
- Don't know .................................. <99998>
- No answer .................................. <99999>

You told me earlier that your wife/partner also has a paid job. Can you tell me what her MONTHLY SALARY is? If it's easier, you can tell me what it is per year or per hour.

INT.: Indicate the amount in 6 digits

- o MONTHLY SALARY .................... <xxxxxx>
- Does voluntary work .................... <000000>
- Don't know .................................. <99998>
- No answer .................................. <99999>

You told me earlier that your husband/partner also has a job. Can you tell me what his MONTHLY SALARY is? If it's easier, you can tell me what it is per year or per hour.

INT.: Indicate the amount in 6 digits

- o MONTHLY SALARY .................... <xxxxxx>
- Does voluntary work .................... <000000>
- Don't know .................................. <99998>
- No answer .................................. <99999>

You told me earlier that your husband/partner also has a job. Can you tell me what his EARNED INCOME is PER MONTH?
If it's easier, you can tell me what it is per year or per hour.

=> INT.: Indicate the amount in 6 digits

- EARNED INCOME .................... <xxxxxx>
- Does voluntary work ................ <000000>
- Don't know .......................... <999998>
- No answer .......................... <999999>

So the NET EARNED INCOME PER MONTH is ... ?

=> INT: HELP ESTIMATE !

- ESTIMATED AMOUNT:     - EXACT AMOUNT .......(BT 5)
- Up to Fr. 1,000.- ......<01>
- Fr. 1,001 - 2,000.- ......<02>
- Fr. 2,001 - 3,000.- ......<03>  - Don't know ..........<98>
- Fr. 3,001 - 4,000.- ......<04>  - No answer ..........<99>
- Fr. 4,001 - 5,000.- ......<05>
- Fr. 5,001 - 6,000.- ......<06>
- Fr. 6,001 - 7,000.- ......<07>
- Fr. 7,001 - 8,000.- ......<08>
- Fr. 8,001 - 10,000.- ......<09>
- Over Fr. 10,000.-......<10>

=> INT: Is the Fr. X indicated.- ...

- GROSS (BEFORE deduction of social
  security contributions)?: - per month .....<1>
- per year ......<2>
- per hour ......<3>

- NET (AFTER deduction of social
  security contributions but before tax)?: - per month .....<4>
- per year.......<5>
- per hour ......<6>

- Don't know ........................ ................<8>
- No answer ................................. ................<9>
- The amount indicated of Fr. X is incorrect ............<0>

Does your wife/partner receive a 13th or 14th month's salary,
or a bonus or an allowance ?

- yes: - only a 13th month's salary..........<01>
- only a 14th month's salary............<02>
- only an allowance ..........................<03>
- only a bonus .................................<04>
- 13th month AND allowance or bonus ......<05>
- 14th month AND allowance or bonus ......<06>
- sometimes one, sometimes the other ..........<07>
- no, neither the one nor the other ..........<08>

- Don't know .................................<98>
- No answer .................................<99>

Does your husband/partner receive a 13th or 14th month's salary,
or a bonus or an allowance ?

- yes: - only a 13th month's salary..........<01>
Have you taken out an insurance against loss of earnings through illness or accident?

- Yes ................. <1>
- No ................. <2>
- Don't know ........... <8>
- No answer .......... <9>

Do you pay into only one or more than one pension fund?

- Yes ................. <1>
- No ................. <2>
- Don't know ........... <8>
- No answer .......... <9>

This year, the Federal Council has proposed that we ask you some specific questions concerning social protection.

PRESS <ENTER> !

This year the Federal Council has proposed that we ask you some specific questions concerning social protection and old-age pensions.
Apart from you, does another person in your household receive an allowance from a pension fund?

- yes ............. <1>
- no .............. <2>
- don't know ....... <8>
- no answer ....... <9>

Do you receive an illness or accident allowance?

- yes, illness allowance ..... <1>
- yes, accident allowance .... <2>
- no, neither .............. <3>
- don't know ............... <8>
- no answer ............... <9>

Do you yourself receive incapacity benefits?

- Yes ............... <1>
- No ............... <2>
- Don't know ....... <8>
- No answer ........... <9>

Apart from you, does another person in your household receive an illness or accident allowance?

- yes, illness allowance ..... <1>
- yes, accident allowance .... <2>

- don't know ....... <8>
- no answer ....... <9>
88260 09 - no, neither ............... <3>
88260 10 ----------------------------------
88260 11 - don't know .................. <8>
88260 12 - no answer .................. <9>
88260 13
88260 14
88260 15

88300 01 Is there anyone in your household who receives a grant or loans for higher or further education ?
88300 04 -----------------------------------------------
88300 05
88300 06 - Yes ..............<1>
88300 07 - No ...............<2>
88300 08
88300 09 - Don't know .......<8>
88300 10 - No answer .......<9>
88300 11
88300 12
88300 13
88300 14
88300 15

88301 01 Do you receive a grant or loans for higher or further education ?
88301 03 -----------------------------------------------
88301 04
88301 05
88301 06 - Yes ..............<1>
88301 07 - No ...............<2>
88301 08
88301 09 - Don't know .......<8>
88301 10 - No answer .......<9>
88301 11
88301 12
88301 13
88301 14
88301 15

88400 01 Is there anyone in your household who receives a contribution from the canton to reduce the cost of health insurance ?
88400 03 -----------------------------------------------
88400 04 INT.: Direct payment of the amount or premium reduction possible!
88400 05
88400 06
88400 07 - Yes ..............<1>
88400 08 - No ...............<2>
88400 09
88400 10 - Don't know .......<8>
88400 11 - No answer .......<9>
88400 12
88400 13
88400 14
88400 15

88401 01 Do you receive a contribution from the canton to reduce the cost of your health insurance ?
88401 04 INT.: Direct payment of the amount or premium reduction possible!
88401 05
88401 06
88401 07 - Yes ..............<1>
88401 08 - No ...............<2>
88401 09
88401 10 - Don't know .......<8>
Do you receive one of the official following benefits:

- social security, rent allowance, advance maintenance contributions?
  - yes ............ <1>
  - no ............ <2>
  - don't know .... <8>
  - no answer ....... <9>

Apart from you, does another person in your household receive social security, a rent allowance or advances for a maintenance contribution?

- yes ............ <1>
- no ............ <2>
- don't know .... <8>
- no answer ....... <9>

Is there anyone in your household who receives extra income, not connected with their paid employment, for example rent from property, share dividends, interest on a savings account, bonds or anything of that sort, which totals more than Fr. 1000 per year?

 INT.: Income from rises in share values should not be considered as extra income

- Yes .............<1>
- No ...............<2>
- Don't know ......<8>
- No answer .......<9>

Do you receive extra income, for example rent from property, share dividends, interest on a savings account, bonds or anything of that sort, which totals more than Fr. 1000 per year?

 INT.: Income from rises in share values should not be considered as extra income

- Yes ............. .... <1>
- No .............. .... <2>
How much extra income do you receive per year approximately?

=> INT.: Indicate the amount in 6 digits!

- Don't know ........... <8>
- No answer ........... <9>

So your extra income amounts to how much per year?

=> INT: HELP ESTIMATE!

- Don't know .......... <98>
- No answer .......... <99>

Is there anyone in your household who receives alimony or maintenance?

- Don't know .......... <8>
- No answer .......... <9>

Do you receive alimony or maintenance?

- Don't know .......... <8>
- No answer .......... <9>
How much do you receive per month approximately?

- ALIMONY, MAINTENANCE .......................... <xxxxxx>
- no alimony or maintenance....................<000000>
- Don't know .................................<999998>
- No answer .................................<999999>

So the alimony or maintenance that you receive each month amounts to...

- less than Frs. 500.- ...............<01>
- between Frs. 500 and 1,000.- ......<02>
- between Frs. 1,001 and 1,500.- ......<03>
- between Frs. 1,501 and 2,000.- ......<04>
- between Frs. 2,001 and 2,500.- ......<05>
- between Frs. 2,501 and 3,000.- ......<06>
- between Frs. 3,001 and 3,500.- ......<07>
- between Frs. 3,501 and 4,000.- ......<08>
- between Frs. 4,001 and 5,000.- ......<09>
- over Frs. 5,000.- ................<10>

Is there anyone in your household who pays alimony or maintenance?

- Yes ...............<1>
- No ...............<2>
- Don't know ......<8>
- No answer ......<9>

Do you pay alimony or maintenance?

- Yes ...............<1>
- No ...............<2>
- Don't know ......<8>
- No answer ......<9>
INT.: Indicate the amount in 6 digits!

- o ALIMONY, MAINTENANCE .......................... <xxxxxx>
- - no alimony or maintenance .................... ... <000000>
- - Don't know ...................................... <999998>
- - No answer ....................................... <999999>

*****

INT: HELP ESTIMATE!

- o ESTIMATED AMOUNT:
  - less than Frs. 500.- ............<01>
  - between Frs. 500 and 1,000.- ......<02>
  - between Frs. 1,001 and 1,500.- ...<03>  - Don't know ........<98>
  - between Frs. 1,501 and 2,000.- ...<04>  - No answer ........<99>
  - between Frs. 2,001 and 2,500.- ...<05>
  - between Frs. 2,501 and 3,000.- ...<06>
  - between Frs. 3,001 and 3,500.- ...<07>
  - between Frs. 3,501 and 4,000.- ...<08>
  - between Frs. 4,001 and 5,000.- ...<09>
  - over Frs. 5,000.- ................<10>

INT.: Third pillar a = Private old-age pension scheme, whereby contributions are tax-deductible!

- Yes .................<1>
- No .................<2>

- Don't know ......<8>
- No answer ......<9>

For what reasons do you not pay a subscription to a private pension fund?

- because I cannot financially afford it .................... <1>
- other reasons ....................................... <2>

- don't know ...................................... <8>
- no answer ....................................... <9>

If you compare the income your household receives today with the situation before you retired, would you say that today your situation ...
If you compare the income your household receives today with the situation before you took early retirement, would you say that today your situation...

- has definitely improved ............ <1>
- has improved slightly ............. <2>
- has not changed ....................<3>
- has got slightly worse ............ <4>
- has got a lot worse ............... <5>
- Don't know ........................ <8>
- No answer .......................... <9>

Have you chosen or been forced to take early retirement?

- Yes ..................<1>
- No .................<2>
- Don't know ......<8>
- No answer ......<9>

Today many people have been forced or have chosen to take early retirement but they have later started working again. This is why I am asking you the following question:

Have you chosen or been forced to take early retirement?
At what age will you probably retire?

At .......... ?

INT: Legal retirement age for women: 64

for men: 65

- Age ..................................... <xx>

- legal retirement age ....................  <01>

- Don't know ..............................  <98>

- No answer  ..............................  <99>

Which year did you take early retirement?

o Year ..................... <XXXX>

- Not taken early retirement <0000>

- Don't know ..............................  <9998>

- No answer  ..............................  <9999>

Why did you choose or were you forced to take early retirement?

- Company closed down................................. <01>

- Company reorganisation (redundancies, etc.)........... <02>

- Too old for the job ................................. <03>

- Accident / illness .................................. <04>

- Incapacity ........................................... <05>

- Attractive retirement package offered by employer ......<06>

- Became self-employed ............................... <07>

- For tax reasons ..................................... <08>

- Could afford to .................................... <09>

- Family obligations (e.g. to nurse someone, to look
  after children).................................... <10>

- No desire or need to work any more ................. <11>

- Other reasons . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . <12>  - Don't know ....,...<98>  - No answer ...<99>

In your opinion, did you take early retirement voluntarily or involuntarily?

- voluntarily ................................. <1>

- involuntarily ............................... <2>
Do you receive a state old-age pension?

- Yes ..............<1>
- No ...............<2>
- Don't know .......<8>
- No answer .......<9>

Are you receiving an early old-age pension from the state?

- Yes ..............<1>
- No ...............<2>
- Don't know .......<8>
- No answer .......<9>

Even if it may not affect you, we must pose you the following question: Do you receive an early retirement allowance (allowance AVS)?

- Yes ..............<1>
- No ...............<2>
- Don't know .......<8>
- No answer .......<9>

Do you receive other benefits in addition to your state pension?

- Yes ..............<1>
- No ...............<2>
- Don't know .......<8>
89450 10 - No answer ......<9>
89450 11
89450 12
89450 13
89450 14
89450 15

89460 01 Do you receive other benefits in addition to your state pension?
89460 02 ------------------------------------------- ---------------------------
89460 03 INT.: e.g. supplementary benefits,
89460 04 supplementary state pension, benefits
89460 05
89460 06 - Yes ..............<1>
89460 07 - No ..............<2>
89460 08 -----------------------
89460 09 - Don't know ........<8>
89460 10 - No answer ........<9>
89460 11
89460 12
89460 13
89460 14
89460 15

89500 01 In order for an employee to avoid financial difficulties between
taking early retirement and being eligible for a state old-age
pension some companies offer their staff a replacement or
temporary pension.
89500 05 Do you receive a replacement or temporary pension of this sort?
89500 06 ------------------------------------------- ---------------------------
89500 07
89500 08 - Yes ..............<1>
89500 09 - No ..............<2>
89500 10 -----------------------
89500 11 - Don't know ........<8>
89500 12 - No answer ........<9>
89500 13
89500 14
89500 15

89550 01 How much do you receive per month approximately?
89550 02 ------------------------------------------- -------------------------
89550 03 => INT.: Indicate the amount in 6 digits!
89550 04
89550 05 o TEMPORARY PENSION .......................... <xxxxxxxx>
89550 06 - no temporary pension .......................... <000000>
89550 07 -----------------------------------------------
89550 08 - Don't know .................................. <999998>
89550 09 - No answer .................................. <999999>
89550 10
89550 11
89550 12
89550 13
89550 14
89550 15

*****

89560 01 The temporary pension that you receive each month amounts to ...
89560 02 ------------------------------------------- ---------------------------
89560 03 => INT: HELP ESTIMATE !
89560 04 o ESTIMATED AMOUNT: o EXACT AMOUNT ..... (BT 5)
89560 05 - less than Frs. 500.- ..............<01>
89560 06 - between Frs. 500 and 1,000.- ......<02>
89560 07 - between Frs. 1,001 and 1,500.- ...<03> - Don't know ..........<98>
89560 08 - between Frs. 1,501 and 2,000.- ...<04> - No answer ..........<99>
89560 09 - between Frs. 2,001 and 2,500.- ...<05>
89560 10 - between Frs. 2,501 and 3,000.- ...<06>
89560 11 - between Frs. 3,001 and 3,500.- ...<07>
89560 12  - between Frs. 3,501 and 4,000.- ...<08>
89560 13  - between Frs. 4,001 and 5,000.- ...<09>
89560 14  - over Frs. 5,000.- ................<10>

89600 01  Do you receive an old-age pension from a company pension fund ?
89600 02  ------------------------------------------- ---------------------------
89600 03  - Yes ..............<1>
89600 04  - No ...............<2>
89600 05  -----------------------
89600 06  - Don't know .......<8>
89600 07  - No answer ........<9>
89600 08  -----------------------
89600 09  - Don't know .......<8>
89600 10  - No answer ........<9>
89600 11  -----------------------
89600 12  - Don't know .......<8>
89600 13  - No answer ........<9>
89600 14  -----------------------
89600 15  - Don't know .......<8>
89600 16  - No answer ........<9>

89650 01  How much do you receive per month approximately ?
89650 02  ------------------------------------------- -------------------------
89650 03  => INT.: Indicate the amount in 6 digits!
89650 04  o PENSION FROM A PENSION FUND................. <xxxxxx>
89650 05  - no pension from a pension fund.............. <000000>
89650 06  - Don't know .................................. <999998>
89650 07  - No answer ..................................<999999>
89650 08  - Don't know .................................. <999998>
89650 09  - No answer ..................................<999999>
89650 10  - Don't know .................................. <999998>
89650 11  - No answer ..................................<999999>
89650 12  - Don't know .................................. <999998>
89650 13  - No answer ..................................<999999>
89650 14  - Don't know .................................. <999998>
89650 15  - No answer ..................................<999999>
Your monthly pension from the company pension fund amounts to...

==> INT: HELP ESTIMATE!

- ESTIMATED AMOUNT:  
  - less than Frs. 500.- ..............<01>
  - between Frs. 500 and 1,000.- ......<02>
  - between Frs. 1,001 and 1,500.- ......<03>  
  - Don't know ..............<98>
  - between Frs. 1,501 and 2,000.- ......<04>  
  - No answer ..............<99>
  - between Frs. 2,001 and 2,500.- ......<05>
  - between Frs. 2,501 and 3,000.- ......<06>
  - between Frs. 3,001 and 3,500.- ......<07>
  - between Frs. 3,501 and 4,000.- ......<08>
  - between Frs. 4,001 and 5,000.- ......<09>
  - over Frs. 5,000.- ..............<10>

When you retired did you receive a lump-sum payment from your company pension fund?

- Yes ..............<1>
- No ..............<2>
- Don't know ..............<8>
- No answer ..............<9>
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<tr>
<th>Page</th>
<th>Question</th>
<th>Options</th>
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<td>89750</td>
<td>17. What was the amount of this payment in capital from the pension fund?</td>
<td>- Amount .................... &lt;xxxxxxx&gt;</td>
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<td></td>
<td>- Don't know ................ &lt;9999998&gt;</td>
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<td>- No answer ................. &lt;9999999&gt;</td>
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</table>

The payment in capital was ...

The payment in capital was ...

When you retired did you receive a lump-sum payment from your private, i.e. third pillar (3a), pension fund?

Did you receive a lump-sum payment from your private, i.e. third pillar (3a), pension fund?
The payment in capital was ...... 

=> INT: HELP ESTIMATE!

o ESTIMATED AMOUNT:                           o EXACT AMOUNT .. (BT 5)

- less than Frs. 5,000.- ......... <01>
- between Frs. 5,001 and 10,000.- ...... <02>
- between Frs. 10,001 and 25,000.- .... <03>  - don't know ...... <98>
- between Frs. 25,001 and 50,000.- .... <04>  - no answer ...... <99>
- between Frs. 50,001 and 100,000.- ... <05>
- between Frs. 100,001 and 200,000.- .. <06>
- between Frs. 200,001 and 500,000.- .. <07>
- between Frs. 500,001 and 1,000,000.- <08>
- over Frs. 1,000,000.- ............. <09>

Do you receive regular payments from your third pillar insurance (3a)?

INT.:Third pillar a = private old-age pension insurance

- Yes .............<1>
- No ..............<2>

- Don't know ........<8>
- No answer ........<9>

Do you receive regular payments from your third pillar insurance (3a)?

INT.:Third pillar a = private old-age pension insurance

- Yes .............<1>
- No ..............<2>

- Don't know ........<8>
- No answer ........<9>

Do you pay into one or several pension schemes ?

- Yes .............<1>
- No ..............<2>

- Don't know ........<8>
- No answer ........<9>
<p>| | | |</p>
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<tr>
<td>05</td>
<td>Yes ..............&lt;1&gt;</td>
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<td>06</td>
<td>No ...............&lt;2&gt;</td>
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<td>07</td>
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</tr>
<tr>
<td>08</td>
<td>Don't know ......&lt;8&gt;</td>
<td></td>
</tr>
<tr>
<td>09</td>
<td>No answer ......&lt;9&gt;</td>
<td></td>
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