



INSTITUTO NACIONAL DE ESTADÍSTICA

SOCIAL STATISTICS DEPARTMENT
EMPLOYMENT STATISTICS OFFICE

LABOUR FORCE SURVEY

AD HOC MODULE
2006

Transition from work into retirement

INTERVIEWER'S MANUAL

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1. INTRODUCTION

The module "Transition from work into retirement" will be implemented together with the Labour Force Survey (LFS) in the second quarter of 2006, in accordance with the *ad hoc* module plan approved by EUROSTAT.

2. OBJECTIVES

The need to have available a set of harmonised and comparable data that aids the analysis of the challenges faced by an ageing society is the basis for performing this module.

This module will only focus on the points described below, due to the complexity of the subject matter and the restriction on the number of variables that may be used.

1. Assess how the transition to retirement at the end of the career is expected to take place, how it is taking place or how it took place:
 - What are the plans for the transition into retirement?
 - What are the plans for leaving work?
2. Ascertain which factors motivated the exit from work and which factors can or could have aided in postponing the exit from work:
 - Working conditions (e.g. health and safety in the workplace, more flexible working time arrangements);
 - Vocational training;
 - Financial incentives to remain at work or to exit work;
 - Personal factors (e.g. health, family).

3. TARGET POPULATION

The module is addressed to persons aged 50 to 69 years, who work during the reference week or, if they are not working, left their previous work aged 50 years or more.

4. OVERVIEW

The collection of information complies with the same criteria as those established for the LFS.

The structure of the LFS questionnaire was adjusted to incorporate the module. The similarity of the subject matter allowed the module's questions to be merged with those of the main survey, providing the evident consequent benefits.

The questions sequence does not result in extra effort for the interviewer, given that the questionnaire's path is automatically selected by the survey programme, based on the answers to the main questionnaire. In the data collection phase, the module's questions are identified by the letter 'T' followed by a sequential number: T1, T2, etc..

5. EXPLANATORY NOTES

T1. How many years have you been working or did you work?

Years: 1 to 90

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

To obtain an approximate measure of the length of the person's working career.

GENERAL RESPONSE CRITERIA

- Count from the time the person started working for pay or other type of compensation, whether as an employee or as a self-employed worker.

N.B.

- Holiday jobs taken by students, from which they return to studies or part-time jobs they may have had while still in school or university are not included.
- Casual work undertaken from time to time, such as odd jobs, is not included.
- Career breaks (e.g. unpaid leave, parental leave, ...) are not considered, **except for the following:**
 - Maternity / paternity leave;
 - Occupational accidents;
 - Sick leave;
 - Slack work due to the technical or economic situation of the company.

In these specific cases, the time spent on such career breaks must be included in the calculation of length of working life.

T2. Did you reduce or do you plan to reduce your working hours before stopping working entirely?

Codes 1 to 4

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

The aim is to find out if people did or plan to do a gradual move into retirement.

GENERAL RESPONSE CRITERIA

- "...stopping working entirely" must be taken to mean no longer performing any type of work for pay or profit and not intending to return to the labour force, regardless of the legal retirement age (in other words, the person may want to stop working entirely before reaching the standard retirement age or, on the contrary, may want to extend their working life beyond that required by law).
- The response must not just refer to the current / previous employment. Plans regarding further jobs must also be included.

EXAMPLE:

The person may plan to get another job with reduced working hours, so as to progressively move towards stopping working.

RESPONSE OPTIONS

1. Yes, reduced my working hours

The person deliberately reduced his working hours in preparation for stopping working.

If employed, the response refers to the current job; if not employed, the response refers to the last job held.

Do not include the specific case of people who always or mostly worked part-time: coded 3 if they have already stopped working entirely, or coded 4 if they are still working.

N.B.

Early retirement is encompassed by this response.

According to General Labour Law, early retirement is deemed to be the reduction of hours worked or suspension of work, by agreement between the employee and employer. In this particular case, early retirement with the reduction of the hours worked qualifies for inclusion in this response, as long as it is for the abovementioned reasons, i.e. in preparation for the move into retirement.

2. No, but plan to do so in the next 5 years

Either in the current job or in a future job.

3. No, and do not plan to do so in the next 5 years/ Did not do so

Either in the current job or in a future job.

Includes all people who do not plan to reduce their working hours in the next 5 years, either because they do not want to or because they cannot do so (e.g. the employer does not provide such a possibility).

Also includes all people who no longer work and never reduced their working hours before retiring.

4. No, and do not have any plans for the next 5 years or do not deem it relevant

Also applicable to not employed persons, persons whose job will stop in the following months or persons with an uncertain job. In these situations the plans are not deemed relevant; therefore these people do not consider making them.

T3a. Can you indicate the exact age at which you plan to stop working entirely?

Codes 1 to 3

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

An auxiliary question to questions T3b and T3c.

GENERAL RESPONSE CRITERIA

- "...stop working entirely" must be taken to mean no longer performing any type of work for pay or profit and not intending to return to the labour force.
- The age at which people plan to stop working may or may not be the same as the legal retirement age.
- If the person has already stopped working entirely, use the respective code for this situation (code 3).

RESPONSE OPTIONS

1. Yes
2. No
3. Already stopped working

T3b. At what age do you plan to stop working entirely?

Ages: 50 to 93 years

FILTER

Persons aged aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over) and T3a = 1.

OBJECTIVE

The aim is to know the exact age at which the person plans to stop working entirely.

GENERAL RESPONSE CRITERIA

See question T3a.

T3c. Despite not being able to say the exact age at which you plan to stop working entirely, do you have a rough idea of when it will be?

Codes 1 to 4

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over) and T3a = 2.

OBJECTIVE

The aim is to collect information, where the person is unable to state the exact age at which they plan to stop working entirely, on the age from which or before which they plan to stop working entirely.

GENERAL RESPONSE CRITERIA

See question T3a.

RESPONSE OPTIONS

- 1. Do not know the exact age, but it will be before 60 years old**
- 2. Do not know the exact age, but it will be between 60 and 64 years old**
- 3. Do not know the exact age, but it will be at 65 years old or after or plans to work for as long as possible**
- 4. Do not know the exact age and do not know at all when it will be**

T4. Would more flexible working time arrangements contribute, or have contributed, to you staying longer at work?

Codes Yes/No

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

The aim is to ascertain whether greater working time flexibility is a significant factor in extending a person's working life.

GENERAL RESPONSE CRITERIA

- "Flexible working time arrangements" include the reduction of working time, change in working time, teleworking, etc..
- For a positive response it is sufficient that the person considers that more flexible working time arrangements could influence, or could have influenced, the decision to postpone the exit from work, though this is not the only factor.

T5. Would more opportunities to update or develop your know-how or professional skills contribute, or have contributed, to you staying longer at work?

Codes Yes/No

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

The aim is to know if training or any other type of actions/initiatives to improve professional performance can encourage the person to stay in the labour force for more time.

GENERAL RESPONSE CRITERIA

- For a positive response it is sufficient that the person considers that the stated factor could influence, or could have influenced, the decision to postpone the exit from work, though this is not the only factor.

T6. Would better hygiene, health and/or safety in the workplace contribute, or have contributed, to you staying longer at work?

Codes Yes/No

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

OBJECTIVE

The aim is to know whether better working conditions can encourage the person to stay in the labour force longer.

GENERAL RESPONSE CRITERIA

- For a positive response it is sufficient that the person considers that the stated factor could influence, or could have influenced, the decision to postpone the exit from work, though this is not the only factor.

T7a. Was the pension you received a retirement pension?

Codes Yes/No

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over) and responded 'yes' to q23 of the LFS.

OBJECTIVE

An auxiliary question connecting q23 of the LFS (Did you receive any old age pension or pension?) to question T7b and T7c.

GENERAL RESPONSE CRITERIA

- "Retirement pension" is deemed to be all benefits:
 - i) that provide a replacement income when the person exits the labour force or
 - ii) that guarantee a specific income, when the person reaches the established age.
- The response must refer to the reference week.

The following text box, which is for information purposes, specifies the main retirement schemes in Portugal and respective entitlements.

RETIREMENT SCHEMES

- **SOCIAL SECURITY SCHEME (Employees and self-employed workers)**

General scheme

- 65 years old (legal age, the maximum is 70 years old) and
- 15 continuous or interrupted calendar years of registered payments.

Anticipated old age pension ⁽¹⁾

- All beneficiaries at least 55 years old and that have made 30 years of contributions.

- **CAIXA GERAL DE APOSENTAÇÕES SCHEME (Civil Service)**

Compulsory retirement age ceiling, 70 years old.

Normal retirement ⁽²⁾

- 60 years old and 36 years at work.

Anticipated retirement (voluntary) ⁽²⁾

- Length of service of 36 years, regardless of age.

Extraordinary retirement (compulsory) ⁽³⁾

- This occurs, regardless of age and length of service, when a medical board declares the person to be fully unfit for work due to occupational accident or occupational illness and for performance reasons.

(1) Scheme suspended from 3 August 2005 to 31 December 2006.

(2) This scheme was amended in December 2005.

(3) This scheme was revoked. It remains in force for illnesses diagnosed before 30 April 2000.

PERMITTED BENEFITS

Old Age Pension

Periodic payments intended to maintain the income of the beneficiary after retirement from gainful employment at the established age.

There are a number of social protection schemes that legally guarantee old age pensions. These include: Caixa Geral de Aposentações (the scheme of civil servants); Associação de Socorros Mútuos [Mutual Aid Association]; Pension Funds and Social Security.

Social Old Age Pension

A benefit of the Social Security Non-Contributory Scheme, which is awarded to those aged 65 years or more who are unfit to perform any kind of work and have a gross monthly income below a set percentage of the national minimum wage.

This benefit assists the least favoured sectors of society that do not meet the conditions entitling them to receive other pensions, many of whom never made contributions to Social Security.

Unified Pension

A pension provided as a result of a contributory career in the General Social Security Scheme and the civil service's Social Protection Scheme.

Beneficiaries who have been successively and exclusively covered by those two schemes, and have not opted to receive separate pensions from both, are entitled to receive the unified pension.

Anticipated Old Age Pension

Periodic payments intended to maintain the income of beneficiaries who retire before the standard age as defined in the relevant scheme or in the scheme of reference

- pensions paid to those working in conditions regarded as particularly arduous or unhealthy;
- seniority pensions, paid on condition that a prescribed number of contribution units has been paid or that a defined period of insurance has been completed. Entitlement to the benefit is determined more by long service than old age;
- reduced pensions, paid before standard retirement age on condition that a reduction in the value of the pension is accepted.

Extraordinary Retirement (compulsory)

This forms part of the Caixa Geral de Aposentações Scheme and occurs regardless of age and length of service, when a medical board declares the person to be fully unfit for work due to occupational accident or occupational illness and for performance reasons.

The contributory period of the beneficiary is deemed to be equivalent to 36 years. If the reduction in the level of general capacity is only partial, the pension value is calculated as a function of the number of years and months of service remaining until 36 full years of service are completed.

Disability Pension for Military Personnel (who have surpassed the retirement age established in the reference scheme)

According to the reference scheme, the value of the disability pension for military personnel is calculated in the same way as the extraordinary retirement pension - the pension is deemed to be a retirement pension and the beneficiary to have retired.

Nevertheless, in statistical terms and in order to abide by the function classification principle (old age, survival, disability, etc.) of the European System of Integrated Social Protection Statistics, this type of benefit should only be included under this question if the age of the beneficiary (military personnel) is above the legal retirement age (60 years old in this specific case). Otherwise, it must be included under T8, code 1.

PERMITTED BENEFITS (CONT.)

Lifelong Monthly Allowance

A benefit awarded to ex-employees and agents of the Public Administration, who are not registered in the Caixa Geral de Aposentações scheme, have a minimum length of service of 5 years and are aged 70 years or more.

The lifelong monthly allowance is assigned to the beneficiary's heirs on death. Due to this fact, this benefit only qualifies as a positive response if it is received by the nominal beneficiary.

Lifelong Monthly Endowment

This is a monthly sum paid to the former holders of posts of a political nature after 25 April 1974.

When it is awarded to former Presidents and Prime Ministers there is no minimum length of time for which the post is held in order to gain entitlement, though it is only paid once the beneficiary is 55 years old or more.

In all other cases - members of regional governments (Açores and Madeira) and members of regional parliaments (Açores and Madeira); members of the Government; members of the Portuguese parliament; justice ombudsman; members of the European Parliament and representatives of the Republic in the Autonomous Regions - entitlement requires a minimum length of continuous or interrupted service of 8 or 12 years, respectively, and it is only awarded once the beneficiary has reached 55 years of age.

The endowment is suspended if the beneficiary takes up the same function or post providing entitlement to the endowment or any other public post.

The lifelong monthly endowment is assigned to the beneficiary's heirs on death. Due to this fact, this benefit only qualifies as a positive response if it is received by the nominal beneficiary.

T7b. At what age did you start to receive the retirement pension?

Ages: 15 to 69

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over) and responded 'yes' to T7a.

OBJECTIVE

The aim is to obtain information on the financial aspects of the transition from work into retirement.

GENERAL RESPONSE CRITERIA

- If the person receives a number of different retirement pensions, it should be taken the age at which the first pension was received.

T7c. Are you entitled to receive a retirement pension?

Codes 1 and 2

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over) and responded 'no' to T7a.

OBJECTIVE

The aim is to ascertain which of those who stated they do not receive a retirement pension are entitled, or not, to receive a retirement pension, even if only in the future.

RESPONSE OPTIONS

1. Yes, though not yet receiving it

Includes all persons waiting for the award of a pension due to administrative reasons.

Includes all persons that, though they are entitled to receive a retirement pension, even if for the minimum amount (anticipated retirement pension), do not receive one because they want to continue working in order to receive the full pension.

2. Not receiving or not yet entitled to receive a retirement pension

Includes all persons that are not yet entitled to receive a retirement pension because they still do not comply with the entitlement conditions (minimum age and/or contributory record), but will become entitled to this type of benefit in the future.

Likewise includes all persons not covered by any social protection scheme because they never contributed to any scheme or because they do not comply with the entitlement conditions, and so will never be entitled to receive a retirement pension.

T8. Did you receive any disability pension, sickness benefit, or benefit under any other early retirement or social insertion income schemes?

Codes 1 to 5

FILTER

Persons aged 50 to 69 years, employed or not employed (in this case, only those who have left the last work with 50 years old or over).

GENERAL RESPONSE CRITERIA

- The response must refer to the reference week.
- The following social protection benefits are excluded from the scope of the question:
 - old age benefits (e.g. old age /retirement pension, ...);
 - unemployment benefits (e.g. unemployment benefit, social unemployment allowance, ...);

- family benefits (e.g. child and young persons' allowance, maternity pay, paternity pay, adoption allowance, lifelong monthly allowance, allowance for specific risks...);
- death benefits (e.g. survivor's pension, widowhood pension, orphan's pension, ...);
- housing benefits (e.g. housing rent allowance, ...).

RESPONSE OPTIONS

1. Yes, a disability pension or sickness benefit

DISABILITY

Disability Pension

Periodic payment intended to maintain or support the income of those below the standard retirement age established in the reference scheme, who suffers from a disability that impairs their ability to work or earn income beyond a minimum level established in legislation.

Social Disability Pension

Awarded to persons aged 18 years old or more that are unfit to perform any kind of work and have a gross monthly income below a specific value established in the reference scheme.

Disability Pension for Military Personnel (who have not yet reached the standard retirement age)

In accordance with the reference scheme, the value of the disability pension for military personnel is calculated in the same way as the extraordinary retirement pension - the pension is deemed to be a retirement pension and the beneficiary to have retired.

Nevertheless, in statistical terms and in order to abide by the function classification principle (old age, survival, disability, etc.) of the European System of Integrated Social Protection Statistics, this type of benefit should only be included under this question if the age of the beneficiary (military personnel) is below the legal retirement age (60 years old in this specific case). Otherwise, it must be included under T7a, code 1.

SICKNESS BENEFIT

The objective of sickness benefits is to wholly or partially substitute the earnings lost during the period when the worker is temporarily unfit to work due to illness or injury, for example:

- Sickness allowance
- Compensation for being temporarily unfit to work
- Benefits for accidents occurring in the workplace and occupational illnesses
- Allowances for intensive care

2. Yes, benefits under other early retirement schemes

The payment of this type of benefit normally ends when beneficiaries reach the age of entitlement for old age pensions, e.g. early retirement pension, reservist's pension.

Early retirement

According to General Labour Law, early retirement is deemed to be the reduction of hours worked or suspension of work, where the worker aged 55 years old or more retains entitlement to receive a monthly monetary benefit from the employer, and may perform other paid work.

Early retirement is constituted by agreement between the employer and employee.

A worker with a status of early retirement is deemed to be eligible for old age retirement pension as soon as the legally established age is reached.

Reservist's Pension

Reservist is the status that military personnel attain when they move from active service, when the following conditions are met:

- a) the age limit established for the respective rank is reached;
- b) 20 years or more of military service have been provided, the person requests to move to the reserve and the request is granted;
- c) the person declares in writing that they wish to move to the reserve on completing 36 years of military service or 55 years of age.

Reservist military personnel are entitled to an income based on the rank, grade, length of service and allowances established in legislation as applicable to said status.

Military personnel are entitled to retirement whenever:

- a) they reach 65 years of age;
- b) complete five continuous or interrupted years in the reserve as non-active service personnel;
- c) they request retirement on completing 60 years of age and 36 years of service.

3. Yes, Social Insertion Income

A temporary monetary benefit with the objective of guaranteeing resources to persons and respective households in order to ensure that their minimum needs are met and to create conditions for progressive social insertion. It is awarded for a period of 12 months, and can be renewed through the submittal of proof by the beneficiary that the same is entitled to have the benefit renewed.

The value can have a special support top-up (the household encompasses persons with physical or profound mental disabilities, suffering from chronic illnesses, elderly people with a high level of dependence, or housing costs). In case of pregnancy, the benefit can also include monetary top-ups.

It should be noted that despite the benefit being attributed to the household, it must be entered for all the persons belonging to the same.

INTERVIEWER

This response option is a repetition of that already in q24 (Main source of income) of the Labour Force Survey questionnaire.

This repetition is due to the need to assess whether each person selected to answer the module receives this type of benefit or not. This objective is not fully achieved solely with the response to q24, given that the same must refer to the source of greatest income and not to all sources of income.

Even if the person's response to q24 is 'social insertion income', it should be checked whether the person receives any of the other kinds of benefit included in this question. If this is so, then T8=4.

4. Yes, a combination of the previous options

5. No

T9. What was your labour status after leaving your last job or business?

Codes 1 to 4

FILTER

Individuals aged 50 to 69 not employed, who have left the last work with 50 years old or over.

OBJECTIVE

The aim is to obtain information on the status of persons just after leaving their last job or business, in order to assess the pathways between work and retirement.

GENERAL RESPONSE CRITERIA

- The response is based on the person's self-assessment of their positioning in the labour market, not complying with the concepts of employment and unemployment defined for the LFS.

RESPONSE OPTIONS

1. Unemployed

2. In retirement (old age or anticipated retirement)

Refers to official retirement statuses (a person that is officially retired).

3. Long-term sickness or invalidity

4. Other

T10. Why did you retire?

Codes 1 to 8

FILTER

Individuals aged 50 to 69 not employed, who have left the last work with 50 years old or over and T9 = In retirement.

OBJECTIVES

The aim is to find out the main factor that led to the person retiring (financial, personal or 'legal' reasons ...).

GENERAL RESPONSE CRITERIA

- State the main reason.
- If the person has difficulty in ascertaining the main reason, indicate the response option, from amongst those mentioned by the person, that is ranked highest in the list of response options for the question. For example: if the person refers to nos. 5 and 6, choose option 5.

RESPONSE OPTIONS

1. Lost job

This response option must be considered in a restricted form (in general terms, one can assume that someone that has retired has lost their job). It only refers to circumstances in which the job was effectively lost (e.g. dismissal by the employer).

Agreements to terminate employment, instigated by the employee, must not be included.

2. Reached compulsory retirement age

Refers to those that have reached the maximum retirement age established in law and, for this reason, are legally obliged to retire (the so-called *jubilados* [those honourably retiring]).

Do not include people that retired at the minimum retirement age or standard retirement age.

3. Health or disability

4. Care responsibilities in regard to children or other dependent persons

"...dependent persons" is deemed to be all those requiring care due to illness, disability, advanced age or other impediment, regardless of whether they belong to the household or not.

5. Job-related problems

For example:

- heavy working timetables;
- very physically or intellectually demanding work;
- profession subject to high professional risk;
- skills/qualifications/potential not valued;
- under the pressure of the employer;
- bad workplace environment.

6. Favourable financial arrangements to leave

For example: received compensation, award or indemnification from employer.

7. Preferred to stop working for reasons other than those mentioned above

For example:

- personal or family reasons, other than care responsibilities in regard to children or other dependent persons;
- persons that do not need to work or, even though they could stay at work beyond the minimum or standard retirement age, preferred to stop work.

8. Other

This is the remaining option, only to be used for those cases not covered by the above options. The reason must be stated using the Blaise option reserved for this purpose.

T11. Why are you still working?

Codes 1 to 3

FILTER

Individuals aged 50 to 69 years, employed, who receive a retirement pension or are entitled to.

OBJECTIVE

The aim is to find out the financial incentives for staying at work.

GENERAL RESPONSE CRITERIA

- If the person has difficulty in ascertaining the main reason, indicate the response option, from amongst those mentioned by the person, that is ranked highest in the list of response options for the questions. For example: if the person refers to nos. 1 and 2, choose option 1.

RESPONSE OPTIONS

1. To increase retirement pension entitlements

Included here are those persons that stay at work, despite being already entitled to receive a minimum value retirement pension, in order to increase the total value of the pension.

2. To provide sufficient household income

3. Not related to financial aspects

MODULE QUESTIONNAIRE

FILTER 1

- * Persons aged 50 to 69 years → Filter 2
- * Otherwise → End

FILTER 2

- * Persons employed or not employed who left their last work or business aged 50 years or more → T1
- * Otherwise → End

T1

How many years have you been working or did you work?

Don't know/No answer..... 9

T2

Did you reduce or do you plan to reduce your working hours before stopping working entirely?

- Yes, reduced working hours..... 1
- No, but plan to do so in the next five years..... 2
- No, and plan not to do so in the next five years/ Did not do so..... 3
- No, and do not have any plans for the next 5 years or do not deem it relevant..... 4
- Don't know/No answer..... 9

T3a

Can you indicate the exact age at which you plan to stop working entirely?

- Yes..... 1 → T3b
- No..... 2 → T3c
- No longer at work..... 3 → T4

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T3b

At what age do you plan to stop working entirely?

□□□ years old → T4

T3c

Despite not being able to say the exact age at which you plan to stop working entirely, do you have a rough idea of when it will be?

- Do not know the exact age, but it will be before 60 years old 1
- Do not know the exact age, but it will be between 60 and 64 years old 2
- Do not know the exact age, but it will be at 65 years old or after or plan to work for as long as possible 3
- Do not know the exact age and do not know at all when it will be 4
- No answer*..... 9

T4

Would more flexible working time arrangements contribute, or have contributed, to you staying longer at work?

- Yes 1
- No 2
- Don't know/No answer* 9

T5

Would more opportunities to update or develop your know-how or professional skills contribute, or have contributed, to you staying longer at work?

- Yes 1
- No 2
- Don't know/No answer* 9

T6

Would better hygiene, health and/or safety in the workplace contribute, or have contributed, to you staying longer at work?

- Yes..... 1
- No..... 2
- Don't know/No answer* 9

FILTER 3

- * **If the person received any pension (i.e. q23 = Yes) → T7a**
- * **If the person did not receive any pension (i.e. q23 = No) → T7c**

T7a

Was the pension you received a retirement pension?

- Yes..... 1 → T7b
- No..... 2 → T7c

T7b

At what age did you start to receive the retirement pension?

- → Filter 4
- Don't know/No answer* 9 → Filter 4

T7c

Are you entitled to receive a retirement pension?

- Yes, though not yet receiving it..... 1
- Not receiving or not yet entitled to receive a retirement pension 2
- Don't know/No answer* 9

FILTER 4

- * **Persons not at work that left their last job or business aged 50 years or more → T8**
- * **Otherwise → Filter 5**

T8

Did you receive any disability pension, sickness benefit, or benefit under any other early retirement or social insertion income schemes?

- Yes, a disability pension or sickness benefit..... 1
- Yes, benefits under (an)other early retirement scheme(s)..... 2
- Yes, social insertion income 3
- Yes, a combination of the previous options 4
- No 5
- Don't know/No answer* 9

T9

What was your labour status after leaving your last job or business?

- Unemployed 1 → End
- In retirement (old age or anticipated retirement) 2 → T10
- Long-term sickness or invalidity..... 3 → End
- Other 4 → End
- Don't know/No answer* 9 → End

T10

Why did you retire?

- Lost job..... 1 → End
- Reached compulsory retirement age 2 → End
- Ill health or disability 3 → End
- Care responsibilities in regard to children or other dependent persons 4 → End
- Job-related problems 5 → End
- Favourable financial arrangements to leave 6 → End
- Preferred to stop working for reasons other than those mentioned above 7 → End
- Other 8 → End
- Don't know/No answer* 9 → End

FILTER 5

- * **Persons aged 50 to 69 years that are employed, receiving a retirement pension, or are entitled to receive a retirement pension but do not do so → T11**
- * **Otherwise → End**

T11

Why are you still working?

- To increase retirement pension entitlements 1
- To provide sufficient household income 2
- Not related to financial aspects 3
- Don't know/No answer* 9

THANK YOU FOR YOUR COOPERATION