

## Phone: Pensions and Retirement

### GPENS Pensions Module

#### OVERVIEW

In 1993, the scope of the pensions section was very narrow and focused primarily on the respondent. Information about coverage and benefit eligibility age was collected for employer provided pensions and IRA/Keogh plans; for all other retirement plans only participation was noted. The sole spousal question ascertained coverage through a pension plan from an employer. By 2004, the sample had aged into retirement making it essential to cover pensions in considerably greater detail.

In the 2004 wave, the pensions section covered types of plans respondents were receiving and any benefits respondents were receiving from these plans. If they were not, they were asked when they would become eligible, and how much they expected to receive. (If they were currently receiving benefits, this information was collected in the income module.) In replicates seven through nine the pensions section queried married respondents in more detail about the coverage that would continue after their death for the surviving spouse. Most of the same information was collected from the spouse throughout the pensions section. A retirement attitudes section followed.

All respondents were asked if they considered themselves completely, partly, or not at all retired. For those who had retired, the month and year of retirement were ascertained. Respondents who had not retired were asked when they planned on retiring and whether their spouse would retire at that time. Fifty percent of the respondents (conditioned on the RETFLAG) were asked about their current or expected post-retirement living standards, and about their post-retirement relationship with their spouse.

Unfolding brackets followed questions asking for dollar amounts in this section. Associated with these items are four variables (identified by the eight characters of the variable name) detailing the information collected in the bracketing sequence. The character "b" is associated with a summary variable, "u" and "l" denote the upper and lower bounds and "e" indicates the entry point into the bracketing sequence.

During the interview, interviewers had a chance to leave notes with additional information obtained from the respondents. The WLS staff reviewed and processed these notes using a standardized set of decision rules for each section. In many cases processing the notes resulted in changes to the coded responses which created inconsistencies in the skip pattern of the CASES instrument. While we put considerable effort into adjusting such discrepancies, we could not eliminate them all. Occasionally, notes indicated problematic cases due to the lack of specific information or, conversely, cases that contained extra information that was important enough to retain. In such instances we created a flag, identified by the character "f" and attached it to the variable name, for the affected variable.

#### BRIEF VARIABLE DESCRIPTIONS

GT101RE-GT111RE: Current / Expected Pension - Type, Benefit  
Receipt and Eligibility (Respondent)

Wisconsin Longitudinal Study Codebook

GT101SP-GT111SP: Current / Expected Pension - Benefit Receipt and Eligibility (Spouse)

GT112RE-GT121RE: Retirement Experience / Outlook on Retirement

GT122RE-GT124SP: Pension Plan Details (Last 3 Replicates of the Survey)

Note: See Cor 880 in Appendix Q for variable creation details

**gt101re: Besides Social Security, do you have any pension or retirement plans, including those you became eligible for through your spouse?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11d

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-3	REFUSED	10	38	48
-1	DON'T KNOW	0	7	7
1	YES	2931	2769	5700
2	NO	423	1072	1495

**gt102re: Did Respondent report having employer provided pensions?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11d, b11e@a, b11e@b, b11e@c, b11e@d, b11e@e, b11e\_f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	3	15	18
-3	REFUSED	3	19	22
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	0	11	11
1	YES	1848	1493	3341
2	NO	1077	1231	2308

### gt103re: Did Respondent report having IRAs or Keogh plans?

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11d, b11e@a, b11e@b, b11e@c, b11e@d, b11e@e, b11e\_f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	3	15	18
-3	REFUSED	3	19	22
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	0	11	11
1	YES	1283	1300	2583
2	NO	1642	1424	3066

### gt104re: Did Respondent report having 401k or 403b plans?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: b11d, b11e@a, b11e@b, b11e@c, b11e@d, b11e@e, b11e\_f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	3	15	18
-3	REFUSED	3	19	22
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	0	11	11
1	YES	1076	768	1844
2	NO	1849	1956	3805

### gt105re: Did Respondent report having annuities?

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: b11d, b11e@a, b11e@b, b11e@c, b11e@d, b11e@e, b11e\_f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	3	15	18
-3	REFUSED	3	19	22
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	0	11	11
1	YES	395	484	879
2	NO	2530	2240	4770

**gt106re: Did Respondent report having a type of pension or retirement plan other than employer provided pensions, IRAs, Keogh plans, 401k or 403b plans, or annuities?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11d, b11e@a, b11e@b, b11e@c, b11e@d, b11e@e, b11e\_f

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	3	15	18
-3	REFUSED	3	19	22
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	0	11	11
1	YES	509	404	913
2	NO	2416	2320	4736

**gt107re: Are you currently receiving payments from any pension or retirement plans including employer provided pensions, IRAs, Keogh plans, 401k or 403b plans, annuities, or another plan?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	0	4
-3	REFUSED	4	6	10
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	1	3	4
1	YES	1867	1329	3196
2	NO	1055	1431	2486

**gt122re: Will any or all of these regular payments you are receiving for pension or retirement plans continue for as long as you live?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11w1, b11d, b11f, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	7	11
-3	REFUSED	2	0	2
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/SAMPLING	2790	3468	6258
-1	DON'T KNOW	9	8	17
1	YES/ALL	490	345	835
2	ONLY SOME	45	45	90
3	NO/NONE	24	13	37

**gt123re: If you were to die tomorrow, would some percentage of all or some of these life-long regular payments continue to be paid to your spouse for as long as he/she lived?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11w2, b11w1, b11d, b11f, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	6	10
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	2909	3623	6532
-1	DON'T KNOW	4	9	13
1	YES	384	157	541
2	NO	63	91	154

**gt124re: In the event of your death, approximately what share of those life-long regular payments would continue to be paid to your spouse for as long as he/she lived?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11w3, b11w2, b11w1, b11d, b11f, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	6	10
-3	REFUSED	1	1	2
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	2976	3723	6699
-1	DON'T KNOW	4	5	9
1	100%	132	65	197
2	MORE THAN HALF	108	31	139
3	ABOUT HALF	112	41	153
4	LESS THAN HALF	27	14	41

**gt108re: Do you have any retirement plans from which you are not currently receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	7	5	12
-3	REFUSED	3	3	6
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	433	1117	1550
-1	DON'T KNOW	3	10	13
1	YES	1748	1985	3733
2	NO	1170	766	1936



**gt109re: What is the earliest age at which you were or would be eligible for these pension or retirement benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11h, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	9	9	18
-3	REFUSED	0	2	2
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS	1610	1896	3506
-1	DON'T KNOW	55	160	215
1	NOW/AT ANY AGE/WHENEVER I WANT	542	527	1069
40 - 59		474	429	903
60 - 63		285	233	518
64 - 65		275	358	633
66 - 79		114	272	386

Note: Top and bottom coded on the public release

**gt110re: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	8	6	14
-3	REFUSED	54	88	142
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS	1609	1896	3505
-1	DON'T KNOW	734	1215	1949
0 - 500		150	210	360
520 - 1500		176	174	350
1600 - 6000		224	106	330
7000 - 50000		241	128	369
54000 - 5,000,000		168	63	231

Note: Variable is bracketed.

Note: Variable is flagged.

Note: Top coded on the public release

**gt110ref: Flag for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-2	INAPPROPRIATE INAP	3345	3870	7215
1	NOT PLANNING TO RECEIVE BENEFITS/TAKE REQUIRED MINIMUM	18	14	32
2	R PLANS TO WITHDRAW LUMP SUM	7	11	18

Note: Variable is bracketed.

Note: Variable is flagged.

Note: Top coded on the public release

### **gt111re: What is the unit on how much you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11q75\_2, b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	8	7	15
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NO AMOUNT GIVEN	2408	3208	5616
1	PER MONTH	533	436	969
2	PER YEAR	271	104	375
3	PERCENTAGE OF PAY	2	1	3
4	TOTAL SUM OF BENEFIT	104	79	183
5	LUMP SUM	36	48	84
7	SOMETHING ELSE	2	3	5

Note: Variable is bracketed.

Note: Variable is flagged.

Note: Top coded on the public release

**gt110reb: Response summary for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-9	ITEM NOT ON PATH	1609	1896	3505
-6	AMOUNT GIVEN	959	681	1640
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	9	15
-4	AMOUNT NOT ASCERTAINED	8	6	14
0	NO INFO IN BRACKETING	158	343	501
1	PARTIAL INFO IN BRACKETING	91	157	248
2	COMPLETE INFO IN BRACKETING	539	803	1342

**gt110rel: Bracket lower bound for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	9	15
-2	INAPPROPRIATE INAP	2568	2577	5145
0	NO INFO IN BRACKETING	282	719	1001
500		135	244	379
1000		174	191	365
2000		125	110	235
4000		80	45	125

**gt110reu: Bracket upper bound for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q75\_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1921	1872	3793
-5	PARTIAL INTERVIEW	6	9	15
-2	INAPPROPRIATE INAP	2568	2577	5145
500		142	357	499
1000		146	267	413
2000		118	176	294
4000		90	68	158

**gt110ree: Bracketing entry point for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q75\_1, b11g, b11f, b11d

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	6	6	12
-2	INAPPROPRIATE INAP	2576	2583	5159
500		245	429	674
1000		258	402	660
2000		279	466	745

**gt101sp: Besides Social Security, does your spouse have any pension or retirement plans?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-3	REFUSED	12	36	48
-2	INAPPROPRIATE INAP/NOT MARRIED	501	1066	1567
-1	DON'T KNOW	15	18	33
1	YES	1769	2378	4147
2	NO	1067	388	1455

**gt107sp: Is your spouse currently receiving regular payments from any of these pension or retirement plans?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11fs, b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	0	4
-3	REFUSED	0	7	7
-2	INAPPROPRIATE INAP/NOT MARRIED/NO RETIREMENT PLANS	1595	1508	3103
-1	DON'T KNOW	2	8	10
1	YES	549	1703	2252
2	NO	1214	660	1874

**gt122sp: Will any or all of these regular payments from these pension or retirement plans continue for as long as your spouse lives?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11w1s, b11ds, b11fs, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	1	3	4
-3	REFUSED	1	2	3
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/NOT MARRIED/SAMPLING	3199	3379	6578
-1	DON'T KNOW	0	7	7
1	YES/ALL	146	458	604
2	ONLY SOME	4	20	24
3	NO/NONE	13	17	30

**gt123sp: If your spouse were to die tomorrow, would some percentage of all or some of his/her life-long regular payments from these pension or retirement plans continue to be paid to you for as long as you live?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b11w2s, b11w1s, b11ds, b11fs, married, group91



Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	1	4	5
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	3213	3405	6618
-1	DON'T KNOW	10	10	20
1	YES	87	405	492
2	NO	53	62	115

**gt124sp: Approximately what share of your spouse's life-long regular payments from these pension or retirement plans would continue to be paid to you for as long as you lived?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11w3s, b11w2s, b11w1s, b11ds, b11fs, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	1	4	5
-3	REFUSED	0	3	3
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	3276	3477	6753
-1	DON'T KNOW	4	23	27
1	100%	36	123	159
2	MORE THAN HALF	18	103	121
3	ABOUT HALF	25	124	149
4	LESS THAN HALF	4	29	33

**gt108sp: Does your spouse have any retirement plans from which he/she is not currently receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	4	1	5
-3	REFUSED	0	8	8
-2	INAPPROPRIATE INAP/NOT MARRIED/NO RETIREMENT PLANS	1595	1508	3103
-1	DON'T KNOW	4	38	42
1	YES	1414	1209	2623
2	NO	347	1122	1469

**gt109sp: What is the earliest age at which your spouse was or would be eligible for these benefits from retirement plans he/she is not currently receiving?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11hs, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	8	8	16
-3	REFUSED	1	2	3
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NOT MARRIED	1947	2677	4624
-1	DON'T KNOW	66	120	186
1	NOW/AT ANY AGE/WHENEVER I WANT	258	267	525
40 - 59		360	212	572
60 - 62		368	165	533
63 - 65		286	219	505
66 - 95		70	216	286

Note: Top and bottom coded on the public release

**gt109spf: Flag for: What is the earliest age at which your spouse was or would be eligible for these benefits from retirement plans he/she is not currently receiving?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11hs, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-2	INAPPROPRIATE INAP	3362	3891	7253
3	WILL BECOME ELIGIBLE FOR BENEFITS UPON RETIREMENT	8	4	12

**gt110sp: About how much does your spouse expect to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q76\_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	7	10	17
-3	REFUSED	42	63	105
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NOT MARRIED	1946	2676	4622
-1	DON'T KNOW	589	708	1297
0 - 500		237	97	334
550 - 1000		166	85	251
1100 - 3000		158	109	267
3200 - 35000		153	89	242
36000 - 4,000,000		66	49	115

Note: Variable is bracketed.

Note: Top coded on the public release

**gt111sp: What is the unit on how much your spouse expects to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: b11q76\_2, b11q76\_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	7	10	17
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NO AMOUNT GIVEN/NOT MARRIED	2586	3451	6037
1	PER MONTH	556	317	873
2	PER YEAR	141	64	205
3	PERCENTAGE OF PAY	0	1	1
4	TOTAL SUM OF BENEFIT	50	25	75
5	LUMP SUM	23	18	41
7	SOMETHING ELSE	1	0	1

Note: Variable is bracketed.

Note: Top coded on the public release

**gt110spb: Response summary for: About how much does your spouse expect to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent Collected in: 2004 Mode: phone

Source variables: b11q76\_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-9	ITEM NOT ON PATH	1946	2676	4622
-6	AMOUNT GIVEN	780	429	1209
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	9	15
-4	AMOUNT NOT ASCERTAINED	7	10	17
0	NO INFO IN BRACKETING	166	255	421
1	PARTIAL INFO IN BRACKETING	58	118	176
2	COMPLETE INFO IN BRACKETING	407	398	805

**gt110spl: Bracket lower bound for: About how much does your spouse expect to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
 Source variables: b11q76\_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	9	15
-2	INAPPROPRIATE INAP	2726	3105	5831
0	NO INFO IN BRACKETING	310	381	691
500		128	113	241
1000		116	131	247
2000		67	98	165
4000		17	58	75

**gt110spu: Bracket upper bound for: About how much does your spouse expect to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q76\_1, b11gs, b11fs, b11ds, married

		Frequencies		
Value	Label	Male	Female	Total
.	System missing - NR	1840	1826	3666
-5	PARTIAL INTERVIEW	6	9	15
-2	INAPPROPRIATE INAP	2726	3105	5831
500		140	99	239
1000		130	118	248
2000		107	107	214
4000		42	62	104

**gt110spe: Bracketing entry point for: About how much does your spouse expect to receive from these retirement plans when he/she starts receiving benefits?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q76\_1, b11gs, b11fs, b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	2	2	4
-2	INAPPROPRIATE INAP	2733	3115	5848
500		195	232	427
1000		217	280	497
2000		217	257	474

**gt112re: At this time do you consider yourself partly retired, completely retired, or not retired at all?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q485

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-3	REFUSED	3	5	8
-1	DON'T KNOW	1	11	12
1	COMPLETELY RETIRED	1577	2064	3641
2	PARTLY RETIRED	915	743	1658
3	NOT RETIRED AT ALL	868	1063	1931

**gt112ref: Flag for: At this time do you consider yourself partly retired, completely retired, or not retired at all?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q485



Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-2	INAPPROPRIATE INAP	3369	3878	7247
1	NOT IN LABOR FORCE / HOMEMAKER	1	17	18

### gt113re: At what age do you plan to stop working?

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q490a, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-3	REFUSED	2	6	8
-2	INAPPROPRIATE INAP/ALREADY RETIRED	2492	2807	5299
-1	DON'T KNOW	189	267	456
1	NEVER	183	219	402
57 - 65		155	264	419
66 - 67		119	138	257
68 - 70		179	147	326
71 - 97		45	38	83

### gt113ref: Flag for: At what age do you plan to stop working?

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b11q490a, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-2	INAPPROPRIATE INAP	3345	3849	7194
1	NOT IN LABOR FORCE / HOMEMAKER	1	19	20
2	R IS GOING TO PARTLY RETIRE AT THIS AGE	5	3	8
6	AS LONG AS HEALTH PERMITS	19	24	43

**gt114re: Do you expect your spouse to retire at about the same time that you do?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b1105, b11q490a, b11q485, spouseret, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	2	1	3
-2	INAPPROPRIATE INAP/R OR SP ALREADY RETIRED/R WILL NEVER RETIRE/NOT MARRIED	3219	3808	7027
-1	DON'T KNOW	16	9	25
1	YES	55	24	79
2	NO	71	44	115

**gt114ref: Flag for: Do you expect your spouse to retire at about the same time that you do?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b1105, b11q490a, b11q485, spouseret, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-2	INAPPROPRIATE INAP	3359	3888	7247
4	SPOUSE IS RETIRED / AT HOME	11	7	18

**gt115re: When you and your spouse are both retired, how do you expect your living standards will change?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b1110, b11q485, b11q490a, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	1	3	4
-2	INAPPROPRIATE INAP/ALREADY RETIRED/NEVER RETIRE/SAMPLING	3005	3469	6474
-1	DON'T KNOW	3	7	10
1	INCREASE A LOT	2	4	6
2	INCREASE SOMEWHAT	7	6	13
3	STAY ABOUT THE SAME AS NOW	231	263	494
4	DECLINE SOMEWHAT	103	110	213
5	DECLINE A LOT	11	24	35

**gt116re: How much had you discussed retirement with your spouse?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b1125, b11q485, married, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	0	2	2
-3	REFUSED	3	2	5
-2	INAPPROPRIATE INAP/NOT RETIRED/NOT MARRIED/SAMPLING	2301	2847	5148
-1	DON'T KNOW	2	1	3
1	A LOT	644	613	1257
2	SOME	242	264	506
3	A LITTLE	89	62	151
4	HARDLY AT ALL	83	95	178

### **gt117re: In what month did you completely/partly retire?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b1130\_a, b11q485

\*NOT AVAILABLE ON PUBLIC RELEASE\*

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	0	1	1
-3	REFUSED	2	8	10
-2	INAPPROPRIATE INAP/NOT RETIRED	872	1079	1951
-1	DON'T KNOW	205	462	667
1	January	348	285	633
2	February	139	121	260
3	March	160	124	284
4	April	195	170	365
5	May	181	255	436
6	June	313	438	751
7	July	205	185	390
8	August	157	155	312
9	September	131	132	263
10	October	158	143	301
11	November	101	114	215
12	December	197	214	411

**gt118re: In what year did you completely/partly retire?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
 Source variables: b1130\_b, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	9	15
-4	NOT ASCERTAINED	0	1	1
-3	REFUSED	1	8	9
-2	INAPPROPRIATE INAP/NOT RETIRED	872	1079	1951
-1	DON'T KNOW	26	117	143
1957 - 1996		522	721	1243
1997 - 1999		511	598	1109
2000 - 2001		740	703	1443
2002 - 2003		560	525	1085
2004 - 2005		132	134	266

### **gt119re: In what century-month did you completely/partly retire?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone

Source variables: b1130\_a, b1130\_b, b11q485

\*NOT AVAILABLE ON PUBLIC RELEASE\*

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-4	NOT ASCERTAINED	0	1	1
-3	REFUSED	1	8	9
-2	INAPPROPRIATE INAP/NOT RETIRED	878	1088	1966
-1	DON'T KNOW	26	117	143
691 - 1153		425	607	1032
1154 - 1194		502	610	1112
1195 - 1216		563	504	1067
1217 - 1233		528	531	1059
1234 - 1264		447	429	876

**gt120re: Thinking about your retirement years compared to the years just before you retired, how have your living standards changed?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
 Source variables: b1145, b11q485, cmdate, cmretire, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	10	16
-4	NOT ASCERTAINED	1	2	3
-3	REFUSED	2	8	10
-2	INAPPROPRIATE INAP/NOT RETIRED/RECENTLY RETIRED/SAMPLING	2279	2641	4920
-1	DON'T KNOW	0	5	5
1	BETTER	236	294	530
2	ABOUT THE SAME	732	799	1531
3	NOT AS GOOD	114	136	250

**gt121re: Thinking about your retirement years compared to the years just before you retired, would you say that your relationship with your spouse has been better, about the same, or not as good?**

Data source: Graduate Respondent    Collected in: 2004    Mode: phone  
Source variables: b1155, b11q485, cmdate, cmretire, married, retflag



Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	1621	1431	3052
-5	PARTIAL INTERVIEW	6	10	16
-4	NOT ASCERTAINED	0	2	2
-3	REFUSED	2	4	6
-2	INAPPROPRIATE INAP/NOT RETIRED/RECENTLY RETIRED/NOT MARRIED/SAMPLING	2429	2930	5359
-1	DON'T KNOW	11	7	18
1	BETTER	296	326	622
2	ABOUT THE SAME	606	583	1189
3	NOT AS GOOD	20	33	53



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