

Phone: Pensions and Retirement

SPENS - Pensions & Retirement Attitudes Module

OVERVIEW

In 1994, 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 2005, the sample had aged into retirement making it essential to cover pensions in considerably greater detail.

In the 2005 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.) Married respondents were queried 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.

A NOTE ON DIFFERENCES WITH GRADUATE RESPONDENT 2004 VARIABLES

In the Graduate interview, questions on the pension coverage of surviving spouses were only asked in replicates seven through nine. The Sibling instrument asked them for all respondents.

BRIEF VARIABLE DESCRIPTIONS

CT101RE-CT110REE:	Current / expected pension - type, benefit receipt and eligibility (Respondent)
CT101SP-CT110SPE:	Current / expected pension - benefit receipt and eligibility (Spouse)
CT112RE-CT121RE:	Retirement experience / outlook on retirement
CT122RE-CT124SP:	Pension plan details (last 3 replicates of the survey)

Note: See Cor 978 in Appendix Q for variable creation details

ct101re: Besides Social Security, do you have any pension or retirement plans, including those you became eligible for through your spouse?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11d

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	1	3
-3	REFUSED	11	39	50
-1	DON'T KNOW	0	4	4
1	YES	1777	1625	3402
2	NO	235	569	804

ct102re: Does respondent have any employer provided pensions?

Data source: Sibling Respondent Collected in: 2005 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	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	10	19	29
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	5	10	15
1	YES	1076	869	1945
2	NO	686	726	1412

ct103re: Does respondent have IRAs or Keogh plans?

Data source: Sibling Respondent Collected in: 2005 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	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	10	19	29
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	5	10	15
1	YES	767	731	1498
2	NO	995	864	1859

ct104re: Does respondent have 401k or 403b plans?

Data source: Sibling Respondent Collected in: 2005 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	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	10	19	29
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	5	10	15
1	YES	704	530	1234
2	NO	1058	1065	2123

ct105re: Does respondent have annuities?

Data source: Sibling Respondent Collected in: 2005 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	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	10	19	29
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	5	10	15
1	YES	204	265	469
2	NO	1558	1330	2888

ct106re: Does respondent have a type of pension or retirement plan other than employer provided pensions, IRAs, Keogh plans, 401k or 403b plans, or annuities?

Data source: Sibling Respondent Collected in: 2005 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	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	10	19	29
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	5	10	15
1	YES	321	260	581
2	NO	1441	1335	2776

ct107re: 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: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	2	0	2
-3	REFUSED	4	3	7
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	3	3	6
1	YES	938	697	1635
2	NO	832	923	1755

ct122re: Will any or all of these regular pension or retirement payments continue for as long as you live?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11w1, b11d, b11f, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	5	8	13
-3	REFUSED	1	1	2
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/SAMPLING	1085	1541	2626
-1	DON'T KNOW	21	22	43
1	YES/ALL	792	547	1339
2	ONLY SOME	70	55	125
3	NO/NONE	51	64	115

ct123re: If you were to die tomorrow, would some percentage of these life-long regular payments continue to be paid to your spouse for as long as he/she lived?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11w2, b11w1, b11d, b11f, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	6	2	8
-3	REFUSED	1	1	2
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	1286	1890	3176
-1	DON'T KNOW	4	16	20
1	YES	612	226	838
2	NO	115	103	218

ct124re: 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: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11w3, b11w2, b11w1, b11d, b11f, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	7	2	9
-3	REFUSED	3	0	3
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	1406	2010	3416
-1	DON'T KNOW	8	21	29
1	100%	198	93	291
2	MORE THAN HALF	191	50	241
3	ABOUT HALF	162	44	206
4	LESS THAN HALF	49	18	67

ct108re: Do you have any retirement plans from which you are not currently receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	2	7
-4	NOT ASCERTAINED	3	6	9
-3	REFUSED	6	4	10
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	246	612	858
-1	DON'T KNOW	2	7	9
1	YES	1101	1143	2244
2	NO	667	466	1133

ct109re: What is the earliest age at which you were or would be eligible for these pension or retirement benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11h, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	5	6	11
-3	REFUSED	3	4	7
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS	920	1089	2009
-1	DON'T KNOW	56	112	168
1	NOW/AT ANY AGE/WHENEVER I WANT	202	195	397
47 - 59		337	272	609
60 - 62		261	220	481
63 - 65		153	196	349
66 - 92		87	144	231

ct110re: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

		Frequencies		
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	3	2	5
-3	REFUSED	58	43	101
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS	919	1089	2008
-1	DON'T KNOW	425	690	1115
0 - 600		96	114	210
650 - 1600		102	104	206
1700 - 4000		165	82	247
4400 - 40000		138	69	207
45000 - 8,500,000		118	45	163

ct111re: Unit for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?
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Data source: Sibling Respondent Collected in: 2005 Mode: phone
 Source variables: b11q75_2, b11q75_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	3	2	5
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NO AMOUNT GIVEN	1407	1836	3243
1	PER MONTH	373	267	640
2	PER YEAR	173	65	238
3	PERCENTAGE OF PAY	3	1	4
4	TOTAL SUM OF BENEFIT	37	38	75
5	LUMP SUM	28	29	57

ct110ref: Flag for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-2	INAPPROPRIATE INAP	2029	2237	4266
1	NOT PLANNING TO RECEIVE BENEFITS/TAKE REQUIRED MINIMUM	1	2	3
2	R PLANS TO WITHDRAW LUMP SUM	0	1	1

ct110reb: Response summary for: About how much do you expect to receive from these pension or retirement plans when you start receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-9	ITEM NOT ON PATH	919	1089	2008
-6	AMOUNT GIVEN	619	414	1033
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	2	8
-4	AMOUNT NOT ASCERTAINED	3	2	5
0	NO INFO IN BRACKETING	106	173	279
1	PARTIAL INFO IN BRACKETING	52	83	135
2	COMPLETE INFO IN BRACKETING	325	477	802

ct110rel: 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: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	2	8
-2	INAPPROPRIATE INAP	1538	1503	3041
0	NO INFO IN BRACKETING	169	345	514
500		77	136	213
1000		100	161	261
2000		102	78	180
4000		38	15	53

ct110reu: 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: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2578	2332	4910
-5	PARTIAL INTERVIEW	6	2	8
-2	INAPPROPRIATE INAP	1538	1503	3041
500		65	172	237
1000		73	150	223
2000		105	134	239
4000		72	48	120

ct110ree: 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: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q75_1, b11g, b11f, b11d

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	2	8
-4	NOT ASCERTAINED	2	3	5
-2	INAPPROPRIATE INAP	1541	1505	3046
500		154	226	380
1000		185	253	438
2000		142	251	393

ct101sp: Besides Social Security, does your spouse have any pension or retirement plans?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	3	9
-3	REFUSED	16	42	58
-2	INAPPROPRIATE INAP/NOT MARRIED	312	669	981
-1	DON'T KNOW	10	12	22
1	YES	1096	1284	2380
2	NO	590	230	820

ct107sp: Is your spouse currently receiving regular payments from any of these pension or retirement plans?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	0	1	1
-3	REFUSED	0	1	1
-2	INAPPROPRIATE INAP/NOT MARRIED/NO RETIREMENT PLANS	928	953	1881
-1	DON'T KNOW	2	7	9
1	YES	303	752	1055
2	NO	791	522	1313

ct122sp: Will any or all of your regular retirement payments continue for as long as your spouse lives?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11w1s, b11ds, b11fs, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	6	7
-3	REFUSED	0	3	3
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/NOT MARRIED/SAMPLING	1721	1483	3204
-1	DON'T KNOW	3	17	20
1	YES/ALL	267	655	922
2	ONLY SOME	12	36	48
3	NO/NONE	20	36	56

ct123sp: If your spouse were to die tomorrow, would some percentage of his/her life-long regular retirement payments continue to be paid to you for as long as you lived?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

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

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	6	7
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	1744	1539	3283
-1	DON'T KNOW	14	22	36
1	YES	164	570	734
2	NO	101	99	200

ct124sp: In the event of your spouse's death, approximately what share of your spouses' life-long regular payments from these pension and retirement plans would continue to be paid to you for as long as you lived?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b11w3s, b11w2s, b11w1s, b11ds, b11fs, married, group91

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	7	8
-3	REFUSED	0	2	2
-2	INAPPROPRIATE INAP/NO PLANS/NO BENEFITS/BENEFITS WILL NOT CONTINUE AFTER DEATH/NOT MARRIED/SAMPLING	1859	1660	3519
-1	DON'T KNOW	4	41	45
1	100%	58	185	243
2	MORE THAN HALF	40	146	186
3	ABOUT HALF	44	160	204
4	LESS THAN HALF	18	35	53

ct108sp: Does your spouse have any retirement plans from which he/she is not currently receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	0	5	5
-3	REFUSED	1	4	5
-2	INAPPROPRIATE INAP/NOT MARRIED/NO RETIREMENT PLANS	928	953	1881
-1	DON'T KNOW	3	24	27
1	YES	882	715	1597
2	NO	210	535	745

ct109sp: What is the earliest age at which your spouse was or would be eligible for these pension or retirement benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11hs, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	2	3
-3	REFUSED	1	3	4
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NOT MARRIED	1142	1516	2658
-1	DON'T KNOW	56	72	128
1	NOW/AT ANY AGE/WHENEVER I WANT	118	124	242
47 - 59		236	151	387
60 - 62		268	161	429
63 - 65		141	125	266
66 - 90		61	82	143

ct110sp: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q76_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	3	4
-3	REFUSED	32	31	63
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NOT MARRIED	1142	1516	2658
-1	DON'T KNOW	332	405	737
0 - 500		134	40	174
600 - 1200		104	67	171
1250 - 2500		114	63	177
2800 - 20000		104	68	172
24000 - 1,200,000		61	43	104

ct11sp: Unit for: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b11q76_2, b11q76_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	1	3	4
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS/ALREADY RECEIVING BENEFITS FROM ALL PLANS/NO AMOUNT GIVEN/NOT MARRIED	1512	1955	3467
1	PER MONTH	371	217	588
2	PER YEAR	99	35	134
3	PERCENTAGE OF PAY	3	1	4
4	TOTAL SUM OF BENEFIT	22	16	38
5	LUMP SUM	16	9	25

ct110spb: Response summary for: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q76_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-9	ITEM NOT ON PATH	1142	1516	2658
-6	AMOUNT GIVEN	517	281	798
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	4	10
-4	AMOUNT NOT ASCERTAINED	1	3	4
0	NO INFO IN BRACKETING	124	116	240
1	PARTIAL INFO IN BRACKETING	23	80	103
2	COMPLETE INFO IN BRACKETING	217	240	457

ct110spl: Bracket lower bound for: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q76_1, b11gs, b11fs, b11ds, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	6	4	10
-2	INAPPROPRIATE INAP	1659	1797	3456
0	NO INFO IN BRACKETING	198	172	370
500		59	67	126
1000		73	95	168
2000		28	76	104
4000		7	29	36

ct110spu: Bracket upper bound for: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q76_1, b11gs, b11fs, b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2548	2311	4859
-5	PARTIAL INTERVIEW	6	4	10
-2	INAPPROPRIATE INAP	1659	1797	3456
500		78	46	124
1000		61	62	123
2000		64	74	138
4000		21	47	68

ct110spe: Bracketing entry point for: About how much does your spouse expect to receive from these pension and retirement plans when he/she starts receiving benefits?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q76_1, b11gs, b11fs, b11ds, married

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	4	10
-4	NOT ASCERTAINED	2	4	6
-2	INAPPROPRIATE INAP	1660	1800	3460
500		129	150	279
1000		109	150	259
2000		124	132	256

ct112re: At this time do you consider yourself partly retired, completely retired, or not retired at all?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q485

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	5	10
-3	REFUSED	0	4	4
-1	DON'T KNOW	7	2	9
1	COMPLETELY RETIRED	780	987	1767
2	PARTLY RETIRED	392	367	759
3	NOT RETIRED AT ALL	846	875	1721

ct112ref: Flag for: At this time do you consider yourself partly retired, completely retired, or not retired at all?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q485

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	2407	2101	4508
-2	INAPPROPRIATE INAP	2027	2222	4249
1	NOT IN LABOR FORCE / HOMEMAKER	3	18	21

ct113re: At what age do you plan to stop working?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q490a, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	5	11
-3	REFUSED	0	3	3
-2	INAPPROPRIATE INAP/ALREADY RETIRED	1171	1354	2525
-1	DON'T KNOW	110	141	251
1	NEVER	108	109	217
53 - 62		211	178	389
63 - 65		210	239	449
66 - 70		175	174	349
71 - 90		39	37	76

ct113ref: Flag for: At what age do you plan to stop working?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b11q490a, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-2	INAPPROPRIATE INAP	2021	2222	4243
1	NOT IN LABOR FORCE / HOMEMAKER	0	2	2
2	R IS GOING TO PARTLY RETIRE AT THIS AGE	1	2	3
6	AS LONG AS HEALTH PERMITS	8	14	22

ct114re: Do you expect your spouse to retire at about the same time that you do?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b1105, b11q490a, b11q485, spouseret, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	5	11
-2	INAPPROPRIATE INAP/R OR SP ALREADY RETIRED/R WILL NEVER RETIRE/NOT MARRIED	1953	2207	4160
-1	DON'T KNOW	9	2	11
1	YES	34	7	41
2	NO	28	19	47

ct114ref: Flag for: Do you expect your spouse to retire at about the same time that you do?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b1105, b11q490a, b11q485, spouseret, married

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-2	INAPPROPRIATE INAP	2023	2238	4261
4	SPOUSE IS RETIRED / AT HOME	7	2	9

ct115re: When you and your spouse are both retired, how do you expect your living standards will change?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b1110, b11q485, b11q490a, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	5	11
-3	REFUSED	0	1	1
-2	INAPPROPRIATE INAP/ALREADY RETIRED/NEVER RETIRE/SAMPLING	1656	1846	3502
-1	DON'T KNOW	5	6	11
1	INCREASE A LOT	1	0	1
2	INCREASE SOMEWHAT	13	11	24
3	STAY ABOUT THE SAME AS NOW	237	208	445
4	DECLINE SOMEWHAT	93	136	229
5	DECLINE A LOT	19	27	46

ct116re: How much had you discussed retirement with your spouse?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b1125, b11q485, married, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	5	11
-4	NOT ASCERTAINED	1	2	3
-2	INAPPROPRIATE INAP/NOT RETIRED/NOT MARRIED/SAMPLING	1522	1754	3276
-1	DON'T KNOW	1	1	2
1	A LOT	297	255	552
2	SOME	118	127	245
3	A LITTLE	32	38	70
4	HARDLY AT ALL	53	58	111

ct117re: In what month did you completely/partly retire?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b1130_a, b11q485

NOT AVAILABLE ON PUBLIC RELEASE

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	5	10
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	1	2	3
-2	INAPPROPRIATE INAP/NOT RETIRED	853	881	1734
-1	DON'T KNOW	118	258	376
1	January	146	116	262
2	February	66	63	129
3	March	77	74	151
4	April	88	78	166
5	May	78	111	189
6	June	148	213	361
7	July	98	93	191
8	August	67	54	121
9	September	82	93	175
10	October	68	65	133
11	November	45	55	100
12	December	89	79	168

ct118re: In what year did you completely/partly retire?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b1130_b, b11q485

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	5	10
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	1	1	2
-2	INAPPROPRIATE INAP/NOT RETIRED	853	881	1734
-1	DON'T KNOW	22	82	104
1941 - 1992		208	306	514
1993 - 1997		245	260	505
1998 - 2000		272	257	529
2001 - 2003		260	263	523
2004 - 2006		163	185	348

ct119re: In what century-month did you completely/partly retire?

Data source: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b1130_a, b1130_b, b11q485

NOT AVAILABLE ON PUBLIC RELEASE

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	1	1	2
-2	INAPPROPRIATE INAP/NOT RETIRED	858	886	1744
-1	DON'T KNOW	22	82	104
500 - 1110		189	296	485
1111 - 1170		244	251	495
1171 - 1206		251	247	498
1207 - 1241		258	231	489
1242 - 1282		206	246	452

ct120re: Thinking about your retirement years compared to the years just before you retired, how have your living standards changed?

Data source: Sibling Respondent Collected in: 2005 Mode: phone
Source variables: b1145, b11q485, cmdate, cmretire, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	5	5	10
-3	REFUSED	0	2	2
-2	INAPPROPRIATE INAP/NOT RETIRED/RECENTLY RETIRED/SAMPLING	1484	1603	3087
-1	DON'T KNOW	0	2	2
1	BETTER	111	129	240
2	ABOUT THE SAME	359	395	754
3	NOT AS GOOD	71	104	175

ct121re: 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: Sibling Respondent Collected in: 2005 Mode: phone

Source variables: b1155, b11q485, cmdate, cmretire, married, retflag

Value	Label	Frequencies		
		Male	Female	Total
.	System missing - NR	2407	2101	4508
-5	PARTIAL INTERVIEW	6	5	11
-3	REFUSED	1	3	4
-2	INAPPROPRIATE INAP/NOT RETIRED/RECENTLY RETIRED/NOT MARRIED/SAMPLING	1563	1793	3356
-1	DON'T KNOW	8	2	10
1	BETTER	128	137	265
2	ABOUT THE SAME	310	287	597
3	NOT AS GOOD	14	13	27

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