

## Phone: Pensions

For more information on the Pensions Module see Appendix Q - Cor935.

### OVERVIEW

The graduate spouse pension questions mirror those asked of the graduates. The section begins with the types of retirement plans that the spouses own, then follows by asking whether any benefits are being received from these plans. If they were not, eligibility age and expected benefit level are collected. (If the spouses were currently receiving benefits, this information was collected in the income module.)

As in the graduate interview, 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

AT001RE-AT006RE	Type of pension plans
AT007RE-AT011RE	Current and expected benefits

## **at001re: Besides Social Security, do you yourself have any pension or retirement plans, including those you became eligible for through your spouse?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
Source variables: h\_b210, h\_emp14, h\_b220\_a

Frequencies				
Value	Label	Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	2	0	2
-3	REFUSED	0	8	8
-1	DON'T KNOW	2	5	7
1	YES	1599	1537	3136
2	NO	194	526	720

**at002re: Did Graduate Spouse Respondent report employer provided pensions?**

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

Source variables: h\_b210, h\_emp14, h\_b220\_a, h\_b220\_b, h\_b220\_c, h\_b220\_d, h\_b220\_e, h\_b220\_f

Frequencies				
Value	Label	Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	10	13	23
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	11	16
1	YES	1053	763	1816
2	NO	532	750	1282

**at003re: Did Graduate Spouse Respondent report IRAs or Keogh plans?**

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

Source variables: h\_b210, h\_emp14, h\_b220\_a, h\_b220\_b, h\_b220\_c, h\_b220\_d, h\_b220\_e, h\_b220\_f

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	10	13	23
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	11	16
1	YES	755	759	1514
2	NO	830	754	1584

#### **at004re: Did Graduate Spouse Respondent report 401k or 403b plans?**

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

Source variables: h\_b210, h\_emp14, h\_b220\_a, h\_b220\_b, h\_b220\_c, h\_b220\_d, h\_b220\_e, h\_b220\_f

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	10	13	23
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	11	16
1	YES	504	545	1049
2	NO	1081	968	2049

#### **at005re: Did Graduate Spouse Respondent report annuities?**

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

Source variables: h\_b210, h\_emp14, h\_b220\_a, h\_b220\_b, h\_b220\_c, h\_b220\_d, h\_b220\_e, h\_b220\_f

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	10	13	23
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	11	16
1	YES	291	232	523
2	NO	1294	1281	2575

**at006re: Did Graduate Spouse Respondent report any other type of pension or retirement plan?**

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

Source variables: h\_b210, h\_emp14, h\_b220\_a, h\_b220\_b, h\_b220\_c, h\_b220\_d, h\_b220\_e, h\_b220\_f

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	11	6	17
-4	NOT ASCERTAINED	1	0	1
-3	REFUSED	10	13	23
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	11	16
1	YES	307	238	545
2	NO	1278	1275	2553

**at007re: Are you currently receiving payments from any of these plans?**

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

Source variables: h\_b230, h\_b210, h\_emp14, h\_b220\_a

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-4	NOT ASCERTAINED	0	2	2
-3	REFUSED	6	4	10
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	1	5	6
1	YES	1170	470	1640
2	NO	423	1056	1479

**at008re: Do you have any retirement plans from which you are NOT currently receiving benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
Source variables: h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-4	NOT ASCERTAINED	0	2	2
-3	REFUSED	4	5	9
-2	INAPPROPRIATE INAP/NO RETIREMENT PLANS	196	539	735
-1	DON'T KNOW	5	8	13
1	YES	860	1250	2110
2	NO	731	272	1003

**at009re: What is the earliest AGE at which you were or would be eligible for these benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
Source variables: h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-4	NOT ASCERTAINED	2	2	4
-3	REFUSED	0	1	1
-2	Inappropriate INAP, at008re = 2 or at008re IN (-1 -2 -3 -4)	936	826	1762
-1	DON'T KNOW	27	114	141
1	NOW/AT ANY AGE/WHENEVER I WANT	187	189	376
41 - 59		230	370	600
60 - 62		128	263	391
63 - 65		132	211	343
66 - 77		154	100	254

**at010re: Amount for: About how much do you EXPECT to receive from these plans when you start receiving benefits? //bracketed//**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
Source variables: h\_b260\_1, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-4	NOT ASCERTAINED	36	129	165
-3	REFUSED	42	38	80
-2	INAPPROPRIATE INAP/NO PLANS/RECEIVING BENEFITS FROM ALL	934	815	1749
-1	DON'T KNOW	345	684	1029
0 - 550		55	114	169
584 - 1500		90	101	191
1600 - 5000		104	78	182
5600 - 45000		108	62	170
46000 - 1,700,000		82	55	137

Note: This is top coded on public release

**at011re: Unit for: About how much do you EXPECT to receive from these plans when you start receiving benefits?**

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

Source variables: h\_b260\_2, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-4	NOT ASCERTAINED	37	136	173
-2	INAPPROPRIATE INAP	1324	1535	2859
1	PER MONTH	230	267	497
2	PER YEAR	147	47	194
3	PERCENTAGE OF PAY	0	1	1
4	TOTAL SUM OF BENEFIT	43	45	88
5	LUMP SUM	12	41	53
7	SOMETHING ELSE	3	4	7

**at010reb: Response summary for: About how much do you EXPECT to receive from these plans when you start receiving benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
 Source variables: h\_b260\_1, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a  
 Revisions: Updated 10/07

Value	Label	Frequencies		
		Male	Female	Total
-9	ITEM NOT ON PATH	935	826	1761
-5	PARTIAL INTERVIEW - QUESTION NOT ASKED	12	6	18
-4	AMOUNT NOT ASCERTAINED	23	64	87
0	NO INFO IN BRACKETING	518	564	1082
1	PARTIAL INFO IN BRACKETING	42	86	128
2	COMPLETE INFO IN BRACKETING	278	536	814



**at010rel: Bracket lower bound for: About how much do you EXPECT to receive from these plans when you start receiving benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
 Source variables: h\_b260\_1, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a  
 Revisions: Updated 10/07

Value	Label	Frequencies		
		Male	Female	Total
-5	PARTIAL INTERVIEW	12	6	18
-2	INAPPROPRIATE INAP	1374	1236	2610
0		164	439	603
500		83	168	251
1000		93	147	240
2000		60	71	131
4000		22	15	37

**at010reu: Bracket upper bound for: About how much do you EXPECT to receive from these plans when you start receiving benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
 Source variables: h\_b260\_1, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a  
 Revisions: Updated 10/07

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	150	265	415
-5	PARTIAL INTERVIEW	12	6	18
-2	INAPPROPRIATE INAP	1374	1236	2610
500		78	228	306
1000		76	185	261
2000		79	121	200
4000		39	41	80

**at010ree: Bracketing entry point for: About how much do you EXPECT to receive from these plans when you start receiving benefits?**

Data source: Graduate Spouse Respondent    Collected in: 2004    Mode: phone  
 Source variables: h\_b260\_1, h\_b250, h\_b240, h\_b230, h\_b210, h\_emp14, h\_b220\_a  
 Revisions: Updated 10/07

Frequencies				
Value	Label	Male	Female	Total
.	System missing - NR	0	3	3
-5	PARTIAL INTERVIEW	12	6	18
-2	INAPPROPRIATE INAP	1377	1232	2609
500		125	271	396
1000		131	281	412
2000		163	289	452

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