

## The National Longitudinal Surveys

Sponsored by the Bureau of Labor Statistics (BLS), NLS data collection and user services are provided, under contract, by CHRR at The Ohio State University and NORC at the University of Chicago. Funding for the NLSY79 Child/Young Adult survey is provided by the Eunice Kennedy Shriver National Institute of Child Health and Human Development.

### NLS cohort topics include:

Demographic and family background, education, military experiences, job characteristics and training, labor market status and histories, marital and family characteristics, income and assets, transfers of time and money, retirement, geographic location and mobility, health, nutrition, and physical activity, fertility and parenting, sexual activity, attitudes and expectations, behaviors and perspectives, environmental characteristics, and civic engagement.

### Additionally, NLSY79 Child and Young Adult surveys include:

Assessments of the quality of the home environment, cognitive development, temperament, and motor, social and emotional development.

### How do I obtain NLS data?

National Longitudinal Surveys data are made available to researchers through the Investigator website at: [www.nlsinfo.org/investigator](http://www.nlsinfo.org/investigator). Investigator allows users to search for variables of interest for any NLS cohort, create simple tabulations of the data, extract data sets for analysis, and access documentation. NLS public data are immediately available and free of charge.

### Where do I get more information?

Visit the NLS website at: [www.nlsinfo.org](http://www.nlsinfo.org) for online access to questionnaires and other documentation, a searchable, annotated bibliography of NLS research, news releases, updates, information on obtaining restricted-access data, such as geocoded files, and much more.

Questions about NLS data should be directed to NLS User Services: [usersvc@chrr.osu.edu](mailto:usersvc@chrr.osu.edu) or **614-442-7366**.

Questions about BLS publications and restricted-access NLS data should be directed to: [NLS\\_info@bls.gov](mailto:NLS_info@bls.gov) or **202-691-7410**.

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# Using the NLS to Study RETIREMENT

# National Longitudinal Surveys



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## What are the National Longitudinal Surveys?

The National Longitudinal Surveys (NLS) are a set of surveys sponsored by the Bureau of Labor Statistics (BLS) of the U.S. Department of Labor. The NLS has gathered information at multiple points in time on the labor market experiences and other significant life events of seven cohorts of men and women.

## Which NLS cohorts have retirement data?

The NLSY79 and three of the four original NLS cohorts (for whom data collection has ended) have varying amounts of retirement information. NLS data also include health-related topics that may be useful for researching health precursors and consequences of retirement.

**Original NLS cohorts:** The Older Men, Mature Women, and Young Women cohorts contain data related to retirement plans, pensions, and Social Security as well as expected retirement age and income. Information varies and may not be present for all three cohorts. The fourth original cohort, Young Men, has the least amount of retirement data.

**Older Men (OM):** Began in 1966 with 5,020 men born in 1906-21 (ages 45-59 in 1966). Sample members were interviewed 12 times from 1966 to 1983. A final interview in 1990 was conducted with 2,092 respondents who were 69-83 years old, and 2,206 family members of deceased respondents.

**Mature Women (MW):** Began in 1967 with 5,083 women born in 1922-37 (ages 30-44 in 1967). Sample members were interviewed 21 times from 1967 to 2003. The final interview in 2003 was conducted with 2,237 women ages 66-80.

Note: A 1989 pension matching project for the Mature Women cohort produced a supplemental dataset (collected directly from pension providers) for 1,329 sample members.

**Young Women (YW):** Began in 1968 with 5,159 women born in 1943-53 (ages 14-24 in 1968). Sample members were interviewed 22 times from 1968 to 2003. The final interview in 2003 was conducted with 2,857 women ages 49-59.

**Ongoing NLS cohorts:** The two younger ongoing NLS cohorts, NLSY79 Child and Young Adult and 1997 National Longitudinal Survey of Youth, have minimal retirement data. The NLSY79 Young Adult contains a yes/no question about whether an employer provides a retirement plan other than Social Security. The NLSY97 has limited information on savings in pension or retirement plans. The NLSY79 is the cohort with the most extensive data regarding retirement and retirement planning due to their current age.

**1979 National Longitudinal Survey of Youth (NLSY79):** Began in 1979 with 12,686 men and women born in 1957-64 (ages 14-22 in 1979). Sample members were interviewed annually from 1979-1994 and biennially thereafter. Oversamples of military and economically disadvantaged, non-black/non-Hispanic respondents were dropped in 1985 and 1991, leaving a sample size of 9,964. The 2016 interview was conducted with 6,912 men and women ages 51-60.

In 1994, the NLSY79 Employer Supplements section on benefits was expanded to include a large amount of pension information. The pension questions are asked for each job that a respondent works at 20 hours a week or more. In addition, in 1994-2004 and 2008-2014, a series of four questions was added to the Assets section of the questionnaire to track retirement savings. Prior to 1994 this information was part of the answers to other asset questions, while in 1994 pension questions were separated out.

Starting in the 2008 survey year, retirement questions were asked of all respondents, such as the likelihood of working for pay at specified ages and about activities they might engage in to learn about and prepare for retirement. Questions in the Income and Assets section of

the survey also ask about income received from Social Security, pensions, or annuities. The NLSY79 will increasingly focus on retirement in future survey rounds.

## Which NLS data elements are relevant to research on retirement?

The following topics have been covered in varying detail in select cohorts.

- Definition of retirement (NLSY79)
- Retirement preparation and calculated income needs (NLSY79)
- Employer sponsored retirement program, participation in employer plan (NLSY79)
- Retirement benefits eligibility
- Retirement contributions and market value (NLSY97, NLSY79)
- Retirement plan transfers after leaving employer (NLSY79)
- Early withdrawal and intention to pay plan back (NLSY79)
- Types of retirement income, such as retirement plan, pension (public and private), and Social Security
- Number of years included in pension (MW, YW)
- Employer offers a compulsory retirement plan—respondents having to retire at a certain age (OM)
- Income expectations once retired (OM)
- Attitude toward retirement (OM)
- Expected age of retirement and timing (NLSY79, OM)
- Reduced benefits due to early retirement (MW, YW)
- Medicare coverage (MW), retirement health benefits (YW)
- Home ownership and mortgage debt
- Leisure activities during retirement and occupational training after retirement (OM)
- Effect of moving to a new locale on a pension or retirement plan (YM)
- Wills, trusts, estates (NLSY79, OM, MW, YW)
- Income from inheritance, trusts, or estates
- Life insurance benefits or policies