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OUTLOOK FOR RETIREMENT
by G. Donald Ferree, Jr.

When it comes to their retirement years, Wisconsin residents expect to draw on a range of income sources. The old mainstays of private pension plans and Social Security, however, are clearly no longer the "only game in town", if they ever were. There is a good deal of uncertainty on just how much residents can count on Social Security, and there is a great (and broadly distributed) reliance on a number of vehicles which relate to the stock market directly or indirectly. These are some of the conclusions drawn from the most recent Badger Poll™, conducted by the University of Wisconsin (Madison) Survey Center, and for which the Capital Times and Milwaukee Journal Sentinel served as media sponsors. The poll interviewed 500 randomly selected state residents by telephone between September 16 and 25, inclusive, and has a "margin of error" of around plus or minus four percentage points.

There is difference of opinion about how well off those above sixty-five are. Overall, half (51%) believe that this group today is better off than their counterparts of twenty years ago. But a sizable minority, some 32%, believes they are worse off, and about one in seven (14%) thinks they are "about as well off".

Those who are themselves sixty or older were the most upbeat on this topic. Six in ten of them thought today's seniors are better off, while only one in five felt they were worse off than was the case twenty years ago. But both those under thirty and those between forty-five and fifty-nine were almost as positive. The most distinctive group are those in the thirty to forty-four range, who were slightly more likely to think today's sixty-five year olds were WORSE off on balance.

Self-described Republicans were most positive, Democrats next and Independents were least sanguine. Men were more convinced on balance that there had been an improvement than were women. But these group distinctions (which are modest in any event) should not obscure the fact that there is no consensus on this point.

The picture is a good deal bleaker when the focus shifts to another twenty years into the future, comparing those who retire twenty years from now with those retiring today. There is a good deal of doubt about whether any positive trend will continue. The largest group -- under half at 47% -- say future retirees will be worse off. One in four (26%) expect them to be doing about as well, only one in five (20%) think tomorrow's retirees will be better off than

today's. This means that the "balance" is more negative for this comparison than it was when one compared today's older citizens to those of twenty years ago.

Age shows a different pattern for this forecast. All groups on balance are somewhat pessimistic, but the youngest are closest to being evenly split, with those expecting a worsening outnumbering those who look to an improvement by about seven to five. This slips to more than two to one, and then three to one as one moves above thirty and forty-five respectively.

Pessimism is strongest among Democrats and lessens somewhat among Independents and even more among Republicans, but the differences are not overwhelming, even if somewhat clearer than for the previous question. Women are modestly less hopeful than men.

Respondents were also asked to compare their own status with that of their own parents when they were the same age as respondents are now. This is the most optimistic comparison yet. More than two in every three (69%) say they are better off; the remainder split evenly between those who think they are worse off and those who see themselves as about as well off as their parents were (15% in each group).

Men (again) are slightly more upbeat than women on this point. Optimism rises (slowly) as one moves across the partisan spectrum. As was the case for the first question, the most positive group is those over sixty (for whom the two questions come literally the closest for meaning the same in terms of age, though in the first question the comparison was between people in general now and then, instead of the more specific focus on respondents and their own parents. In any event, eight in ten of this group compared their own situation favorably to that of their parents at the same age. The least positive group was those between thirty and forty-four.

If one looks at today's children compared to the typical person today ("Do you think today's children when they are adults will live better, worse, or about the same as we do today?"), the outlook is less favorable than when one looked backwards on the question discussed. Overall, one in three (36%) expects little or no change, those who do break five to three looking to better times.

Demographic patterns tend to be muted for partisanship and gender, with the patterns noted above (men more positive than women, if anything, and Republicans more positive than Democrats, with Independents in the middle). The youngest group -- closest chronologically to being "today's children" themselves -- are the closest to splitting evenly.

Most (62%) of residents feel that the present level of social security taxes is "about right". This contrasts with one in four (25%) who find them "too high", and fewer than one in ten (8%) who think they are now "too low".

Sentiment is broadly similar across the lower three age groups, with those sixty and older least critical, in the context that all groups show a clear majority expressing satisfaction. This holds for age and party comparison as well, with relatively small differences between men and women overall, or among the partisan groups (any "trend" has Republicans more likely, relatively, to complain taxes are too high, and similar sentiment having women a bit more critical than men.

There is more discontent when it comes to the level of benefits. Overall, just under half (45%) feel these are too low, edging the group (43%) who think

they are about right. Only a handful (5%) find them too high.

Republicans are most approving of the existing level of benefits. The least approving, however, is Independents, with Democrats not all that far behind. Women are a bit more likely than men to voice discontent on balance. The age group most closely approximating retirement is most content, with a majority saying benefits are about right, and just under four in ten saying they are too low. As one moves DOWN the age ladder, the sentiment that benefits should be higher increases for those between forty-five and fifty-nine, and still further for the two groups below forty-five (which are generally similar to one another).

There is a good deal of doubt about the future role of Social Security, certainly as the center of a retirement "safety net". In particular, when respondents were asked if "Americans in the future will be able to rely on Social Security for a major part of their retirement income", by a six to one (83%-14%) margin, the answer was "no".

Here, the differences based on gender or partisanship are quite small. There are strong similarities, too, among the younger three age groups. Pessimism falls off a bit for the oldest group, although the absolute balance of sentiment (seven in ten saying "no", one in four yes) can scarcely be called optimistic. In general, then, respondents are sceptical about the (continue) central role of Social Security.

One reason may be the sense that the existing level of taxes (which most thought were already as high as they should be) would be sufficient to maintain benefits. Overall, seven in ten believe that if future retirees are to receive the same level of benefits paid now, taxes will have to go up (28% a lot, 41% some). Almost all the remainder (20%) thought they could stay the same, while only a handful felt they could be cut (3% some, 2% a lot), while maintaining benefits.

Republicans on balance were most likely to think taxes would have to rise a fair amount to pay benefits. Democrats differed from Independents little overall, though they were more likely to think they would have to be raised at all, but less likely to expect that increasing them "a lot" would be necessary. Women were somewhat more likely than men to foresee the necessity of raising taxes if benefits were to be maintained. Expectation of future substantial needed increases (again assuming benefits were to be retained) was highest among the youngest, falling off some as one moves up the age ladder. Still, even among those sixty and older, almost two thirds think some increase will be necessary.

This series was rounded out by a number of questions asking respondents whether each of a variety of income sources would be a major source of income for them in retirement, a minor source or not a source at all.

The first conclusion is that while each of the eight areas asked about plays at least some role in the planning of many state residents, there tends to be a good deal of "specialization". Thus, half of all residents (52%) cite two or fewer areas as "major", including one in four who mention no more than one. Those above sixty tend to be a bit more inclusive.

At the same time, many areas come in at least for "minor" reliance. One in five (19%) cite all eight areas as at least minor sources of expected retirement income, one in three cite seven or more and six in ten call at least six minor or major sources of income.

Turning to the individual areas, the two most commonly cited are pensions from a job (one's own or a spouse) and a 401K/IRA or similar plan. The former is called a major source by more than half (54%), and at least a minor source by eight in ten. This holds remarkably constantly across all age groups, and women are only a bit more likely than men to call this a major source of expected retirement income.

IRAs and similar plans are called major by almost six in ten (58%) and at least minor by some seven in eight. There is a declining tendency to call this an expected major source as one moves up the age ladder, with the proportion falling from three in four among the youngest group to just below half among those sixty and older. Women are a bit less likely than men to cite this area at all, but again the difference is small.

In terms of the proportion of the population depending on it as an expected major source of retirement income, the next most commonly cited area is stocks or mutual funds. Almost four in ten (39%) look to this as a major source of income, eight in ten as at least a minor source. There is some dropoff with age, moving from half calling this a major source and over nine in ten at least a minor source among the youngest age group to one in three major and two in three at least minor among those sixty and older. Men and women differ so little that one can not have much confidence that the observed difference in the sample reflects a real difference in the population more than the luck of the draw of how happened to be sampled.

Social Security comes next. Just over one in three (35%) called this a major source of expected retirement income. The gap between "major" and "minor" is especially great here, however, since more than nine in ten will rely on this as at least a minor source of income. This item shows clear differences both by age and gender. Two thirds of those sixty and over call Social Security a major source of retirement income, but only one third of the next lower age group agrees, with comparable proportions for those thirty to forty-four and those under thirty being one in four and one in six, respectively. Still around nine in ten or more expect to collect SOMETHING (e.g. view this as at least a minor source of income). When it comes to gender, women are half again as likely as men to say Social Security will be a major source of retirement income.

Two areas are viewed as potential major sources of income by about one in four. One is fixed income investments such as bank accounts or bonds, which 27% overall call a major source. Again though, at least some reliance is expected by substantially more, with twice as many calling (55%) calling this a minor source as expected it to be a major one. Interestingly both the youngest and oldest groups are more likely to cite this area than are those in the middle. Indeed, reliance on fixed income sources drops as one moves up through the lower three groups, only to rebound among the oldest.

Selling assets such as one's house is also cited by 27% of the overall group as a major source of retirement income. Reliance is lowest among the youngest probably because many do not yet own a home, relative to other groups. It also drops off some among the oldest group, most likely because many already HAVE moved out of their houses, and the question focused on future income.

Rounding out the list, Keough plans are cited as major sources of income by one in six. As might be expected, this is also relatively infrequently mentioned as a minor source, counting in this group, only about one resident in three expects such a plan to provide EITHER a major or minor source of retirement income. Men are more likely to mention this than are women, Those mentioning it at all tend to decline as one moves up the age latter until we

reach the oldest group among whom it rebounds some.

Lastly, reliance upon children or other relatives is named by only 4% as a major source. But this is supplemented by the substantial group (43%) who expect it to be a minor source, making for roughly one resident in two who thinks this will be at least of minor importance to their retirement income mix.

In no group does reliance on this area as a major source account for more than a small minority. But if one counts in those looking to it as a minor source of income, one accounts for six in ten among those under thirty, half for those between thirty and forty-four and between four in ten and half among the two elder groups.

The "traditional" retirement age of sixty-five, no longer holds sway. To be sure, when respondents were asked, "at what age do you expect you will fully retire", the single most common answer (24%) is sixty-five. But, one in seven (14%) named a specific age below sixty, while about one in five chose (18%) chose their early sixties (up to sixty four). Another one in five (20%) named an age higher than the cut (into their eighties). One in twenty (5%) either said they would never retire, or would continue to work as long as they were physically able, or gave a similar answer. About one in six (15%) said they were already retired, virtually all in the sixty and above bracket, of which group they constituted two in three.

Men as a group tended to name a bit lower target age than women. Thus, just under four in ten of them named an age below sixty-five compared to one in four women. Looked at the other way, 17% of men, but 25% of women named a post sixty-five age.

Age itself makes a difference. Just over one in four of those under thirty named an age under sixty as their own target retirement age. Comparable figures for those thirty to forty-four were just under one in five, and about one in ten for those forty-five to fifty-nine. Looking at it a little differently, half of the youngest group named an age below sixty-five. But this was chosen by about one in three of both of the next older groups. At the other end of the scale, one in four of the youngest group named an age above sixty-five or had not specific target age. The figure was about the same for those thirty to forty-four (but a bit younger within that range). One in three among those forty-five to fifty-nine would postpone their retirement to older than sixty-five or had no target age at all.

Statewide Marginals and Percentages for Key Groups

What follows is the exact question wording for each of the items referred to in the release. All results shown are for the basic sample of state residents. (Earlier electoral results included interviews on political questions only for registered voters from this sample and a special supplement of registered voters only). The first column is the percentage of the entire sample giving each response. The second and third reports the percentages for men and women separately. The fourth, fifth, and sixth columns show self-described Democrats, Independents, and Republicans. Columns seven through ten group respondents by age.

Q01. INTERVIEWER: (DO NOT ASK) Enter respondent's gender

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MALE	49%	100%	--%	41%	55%	51%	51%	50%	50%	48%
FEMALE	51	--	100	59	45	49	49	50	50	52

RETIR01. On a somewhat different subject... Do you think people over sixty five today are better off financially, worse off, or about as well off as people were who were that age twenty years ago?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
BETTER OFF	51%	55%	47%	52%	46%	53%	51%	39%	55%	60%
WORSE OFF	32	27	38	36	35	26	32	44	28	21
ABOUT AS WELL OFF	14	17	12	10	17	18	16	15	14	15
DON'T KNOW	3	1	4	2	2	3	2	2	4	4
REFUSED	--	--	--	--	--	--	--	--	--	--

RETIR02. And do you think people who retire twenty years from now will be better off financially, worse off, or about as well off as people who retire today?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
BETTER OFF	20%	21%	20%	16%	20%	26%	34%	22%	16%	14%
WORSE OFF	47	41	53	53	45	40	49	47	46	44
ABOUT AS WELL OFF	26	32	21	27	29	29	15	27	32	29
DON'T KNOW	6	6	6	5	7	5	2	5	5	13
REFUSED	--	--	--	--	--	--	--	--	--	--

RETIR03. Would you say you are better off, worse off, or about as well off as your parents were when they were your age?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
BETTER OFF	69%	70%	67%	68%	67%	75%	69%	62%	68%	81%
WORSE OFF	15	11	18	15	20	10	17	20	12	9
ABOUT AS WELL OFF	15	18	13	17	12	16	14	16	20	9
DON'T KNOW	1	1	1	*	2	--	1	1	1	1
REFUSED	--	--	--	--	--	--	--	--	--	--

RETIR04. Do you think today's children when they are adults will live better, worse, or about the same as we do today?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
BETTER	37%	40%	35%	37%	37%	44%	36%	42%	38%	34%
WORSE	22	21	23	22	20	19	30	21	18	20
ABOUT THE SAME	36	35	37	35	38	35	32	36	39	34
DON'T KNOW	5	4	5	6	6	3	2	2	5	12
REFUSED	*	*	--	--	--	--	1	--	--	--

RETIR05. Generally speaking, do you think social security taxes are too high, too low, or just about right?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
TOO HIGH	25%	24%	26%	21%	25%	29%	29%	26%	26%	19%
TOO LOW	8	9	6	10	8	5	8	10	7	5
JUST ABOUT RIGHT	62	65	58	63	61	63	59	59	62	66
DON'T KNOW	6	2	10	6	6	3	5	5	5	11
REFUSED	--	--	--	--	--	--	--	--	--	--

RETIR06. How about social security benefits? Are they too high, too low, or just about right.

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
TOO HIGH	5%	5%	4%	4%	4%	6%	7%	5%	4%	2%
TOO LOW	45	43	46	49	52	28	46	50	42	38
JUST ABOUT RIGHT	43	47	40	41	35	61	37	37	48	54
DON'T KNOW	7	5	10	5	10	6	10	8	5	6
REFUSED	*	--	1	1	--	--	--	--	1	--

RETIR07. Do you think Americans in the future will be able to rely on Social Security for a major part of their retirement income?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
YES	14%	--	12%	14%	17%	13%	13%	11%	13%	24%
NO	83	82	83	83	79	84	85	88	84	71
CAN'T NOW (VOL.)	*	*	*	--	--	*	--	--	--	2
DON'T KNOW	3	1	4	3	5	2	2	2	4	3
REFUSED	*	--	*	1	--	--	--	--	--	--

RETIR08. If future retirees are to receive the same benefits paid today, will social security taxes have to go up a lot, go up some, can they stay the same, be reduced somewhat or be reduced a lot?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
GO UP A LOT	28%	26%	30%	22%	30%	36%	38%	28%	28%	14%
GO UP SOME	41	41	41	49	34	35	42	42	36	49
STAY THE SAME	20	25	15	18	27	19	12	17	25	26
GO DOWN SOME	3	3	2	2	1	3	2	2	5	1
GO DOWN A LOT	2	2	2	3	2	2	2	4	--	3
DON'T KNOW	6	3	9	5	6	4	3	7	6	6
REFUSED	*	1	*	--	1	1	--	1	--	1

RETIR09. There are a number of sources people rely on for support in their retirement years, such as pensions, private retirement accounts, social security, various kinds of investments, and help from their families. For each of the following please tell me if you expect it will be a major source of support for YOUR retirement years, a minor source, or not really a source of support at all. First, a pension from your job or your spouse's job? (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY EXPECT FOR THE REMAINDER OF THEIR RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	54%	51%	57%	55%	57%	52%	50%	54%	58%	54%
MINOR SOURCE	25	28	21	24	22	29	29	24	24	21
NOT A SOURCE AT ALL	20	20	19	20	20	18	19	22	15	25
DON'T KNOW	1	--	2	--	--	1	2	*	1	--
REFUSED	*	1	*	*	1	--	--	--	1	1

RETIR10. Social Security? How major a source of income will that be for your future retirement years?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	35%	28%	42%	44%	39%	26%	17%	26%	34%	67%
MINOR SOURCE	58	67	49	47	55	69	70	65	61	30
NOT A SOURCE AT ALL	6	5	7	8	6	4	10	9	3	1
DON'T KNOW	1	1	1	1	--	1	2	--	1	1
REFUSED	*	--	1	1	--	--	--	--	*	1

RETIR11. A "Keough" plan for the self-employed ("KEY-OH") (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	15%	18%	12%	12%	22%	14%	17%	18%	8%	22%
MINOR SOURCE	21	26	16	20	22	20	26	23	22	15
NOT A SOURCE AT ALL	55	50	60	58	50	60	44	52	65	54
DON'T KNOW	9	6	11	10	5	6	14	7	5	9
REFUSED	*	1	*	*	1	--	--	--	1	--

RETIR12. IRA's, or private retirement accounts like 401(k) plans (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	58%	59%	56%	57%	55%	62%	73%	62%	51%	48%
MINOR SOURCE	28	30	25	27	28	25	20	27	32	28
NOT A SOURCE AT ALL	13	9	17	14	14	13	6	11	14	21
DON'T KNOW	2	1	3	2	2	1	1	*	3	2
REFUSED	*	1	*	*	1	--	--	--	1	--

RETIR13. Income from bonds or bank accounts (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY

EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	27%	23%	30%	27%	35%	24%	36%	27%	16%	35%
MINOR SOURCE	55	61	49	50	48	63	54	51	62	48
NOT A SOURCE AT ALL	18	16	19	23	15	13	11	22	21	15
DON'T KNOW	1	--	1	1	--	1	--	*	1	1
REFUSED	1	1	1	*	2	--	--	--	1	1

RETIR14. Income from stocks or mutual funds (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY

EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	39%	37%	40%	36%	42%	42%	47%	39%	36%	34%
MINOR SOURCE	41	45	36	38	38	45	44	40	42	34
NOT A SOURCE AT ALL	20	17	21	26	18	12	9	20	20	30
DON'T KNOW	1	1	2	1	1	1	--	1	1	2
REFUSED	*	1	*	*	1	--	--	--	1	--

RETIR15. Selling possessions, such as your house (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY

EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	27%	28%	27%	30%	22%	29%	17%	31%	29%	28%
MINOR SOURCE	43	43	42	39	43	49	51	44	44	29
NOT A SOURCE AT ALL	28	27	29	30	33	20	30	25	24	40
DON'T KNOW	2	2	2	2	--	2	2	*	3	2
REFUSED	1	1	*	*	2	--	--	--	1	1

RETIR16. Support from children or other relatives (NOTE: IF RESPONDENT IS RETIRED, WE STILL WANT TO KNOW WHAT THEY

EXPECT FOR THEIR FUTURE RETIREMENT YEARS)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
MAJOR SOURCE	4%	3%	6%	6%	3%	2%	6%	4%	3%	5%
MINOR SOURCE	43	45	41	45	43	42	54	45	40	38
NOT A SOURCE AT ALL	52	52	52	49	54	55	40	51	55	57
DON'T KNOW	1	--	2	1	--	1	--	1	2	--
REFUSED	*	--	*	*	--	--	--	--	*	--

RETIR16X. (CONSTRUCTED VARIABLE FROM RETIR09-RETIR16) Number of "major areas" cited

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
Zero	7%	7%	7%	5%	7%	5%	5%	4%	9%	8%
One	18	21	15	18	14	21	10	22	20	17
Two	27	28	26	27	28	27	39	30	24	19
Three	20	19	21	24	16	22	15	17	29	17
Four	18	16	19	15	25	18	29	15	15	18
Five	5	5	6	6	6	6	1	6	2	12
Six	3	3	3	2	4	1	--	5	1	6
Seven	1	1	1	2	1	*	2	--	1	2
Eight	1	--	1	1	--	--	--	1	--	1

RETIR16Y. (CONSTRUCTED VARIABLE FROM RETIR09-RETIR16) Number of areas cited as EITHER "major" or "minor"

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
Zero	1%	--%	1%	1%	--%	1%	--%	--%	2%	--%
One	3	2	4	5	3	1	--	5	2	4
Two	3	4	3	5	--	2	2	--	5	6
Three	6	6	7	5	9	4	2	8	8	6
Four	9	9	9	8	13	7	8	9	8	12
Five	18	18	17	20	14	20	15	15	18	23
Six	24	18	29	19	28	27	34	25	20	19
Seven	17	17	18	20	16	19	18	18	17	13
Eight	19	27	12	17	18	20	20	20	21	17

RETIR18. At what age do you expect you will fully retire?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
24-54	4%	5%	3%	2%	5%	7%	10%	5%	3%	--%
44-59	10	11	9	8	9	14	17	13	8	1
60-64	18	22	13	19	14	20	23	16	22	7
65	24	23	24	22	20	26	19	37	26	6
66-69	7	5	9	8	9	4	2	9	10	3
70	10	9	12	9	12	8	15	9	13	2
75 OR MORE	3	3	4	1	6	2	6	1	4	2
NEVER/HEALTH	5	8	3	4	7	7	1	4	7	9
ALREADY RETIRED	15	12	17	22	12	11	--	2	3	68
DON'T KNOW	4	2	6	4	6	1	7	4	4	1
REFUSED	*	--	*	1	--	--	--	--	--	1

QD05. Generally speaking, do you consider yourself a Democrat, a Republican, an Independent, or something else?

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
Democrat	33%	28%	38%	100%	--%	--%	21%	34%	36%	42%
Republican	29	30	27	--	--	100	23	35	28	25
Independent	21	24	18	--	100	--	28	15	22	21
Other	10	12	8	--	--	--	18	8	9	6
None	4	5	3	--	--	--	7	5	2	3
DON'T KNOW	2	1	4	--	--	--	3	2	2	2
REFUSED	1	1	1	--	--	--	--	2	1	1

QD11. In what year were you born? (ENTER FOUR-DIGIT YEAR) (Calculated and grouped as below)

	TOT	GENDER		PARTISANSHIP			AGE IN YEARS			
		M	F	DEM	IND	REP	<30	<45	<60	60+
18-29	19%	19%	18%	12%	25%	15%	100%	--%	--%	--%
30-44	27	28	27	28	20	34	--	100	--	--
45-59	33	34	33	36	34	33	--	--	100	--
60 and over	19	19	19	24	19	17	--	--	--	100
DK/REFUSED	2	*	4	1	3	2	--	--	--	--

* denotes less than .5%

-- denotes 0%

HOW THE POLL WAS DONE

This BADGER POLL™ was conducted by the University of Wisconsin Survey Center as part of its ongoing program of research designed to benefit the research community and the people of Wisconsin, under the direction of G. Donald Ferree, Jr., Associate Director for Public Opinion Research of the Center. The media sponsors of the survey are the (Madison) Capital Times, and the Milwaukee Journal-Sentinel. The BADGER POLL™ is intended to be a "poll of record" for the state, investigating matters of concern to Wisconsinites including politics, culture, and their daily lives, adhering to the highest standards of polling methodology and rigorous independence.

A total of 500 randomly chosen state residents were interviewed for this survey by telephone between September 17 to 26, inclusive. Earlier results on electoral matters reflected a portion of this sample who were registered voters plus a supplementary series of interviews on political matters only, conducted with registered voters. Telephone numbers were generated by computer in proportion to the number of adults living in each area of the state. Theoretically, results from this survey have a "margin of error" of a little over +/- 4%. This means that, had we asked every eligible resident in Wisconsin, exactly these questions at the time the survey was conducted, there is only a one in twenty chance that the answers would differ by more than that in either direction from what we report here. There could be differences because of changes in question wording, events occurring in the meantime, or any of the practical difficulties involved in taking a scientific survey. Results based on subgroups are subject to a larger "margin of error".