

UnderStandingAmericaStudy

UAS 66: SOCIAL SECURITY RETIREMENT TERMS EXPERIMENT



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1 INTRODUCTION

This UAS panel survey, titled "UAS 66: Social Security Retirement Terms Experiment" focused on understanding the impact of using alternative labels for Social Security claiming on (a) intended claiming age (b) knowledge (c) confidence in own understanding and decisions regarding Social Security benefit claiming. Currently, we refer to the earliest possible time at which respondents can claim retirement benefits as the Early Eligibility Age (EEA), the time at which individuals become eligible for "unreduced" benefits as Full Retirement Age (FRA) and the additional benefits gained by not claiming at the FRA as Delayed Retirement Credits (DRCs). Evaluated impact of alternative terms on hypothetical claiming behavior at the Minimum Benefit, Standard Benefit, and Maximum Benefit claiming ages. We also propose to evaluate the effect of providing additional background information on the relative importance of the choice of claiming terms, and the value of adding more terms to describe the periods between the claiming ages. This survey is no longer in the field. Respondents were paid \$7 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Financial Literacy, Retirement And Pensions. A complete survey topic categorization for the UAS can be found [here](#).

1.2 Experiments

This survey includes experiment(s) of the following type(s): Auxiliary Randomization, Information Experiments. Please refer to explanatory comments in the Routing section for detailed information. A complete survey experiment categorization for the UAS can be found [here](#).

1.3 Citation

Each publication, press release or other document that cites results from this survey must include an acknowledgment of UAS as the data source and a disclaimer such as, 'The project described in this paper relies on data from survey(s) administered by the Understanding America Study, which is maintained by the Center for Economic and Social Research (CESR) at the University of Southern California. The content of this paper is solely the responsibility of the authors and does not necessarily represent the official views of USC or UAS.' For any questions or more information about the UAS, contact Tania Gutsche, Project and Panel Manager, Center for Economic and Social Research, University of Southern California, at tgutsche@usc.edu.

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents aged 25 to 70 except Spanish speakers.

As such, this survey was made available to 4200 UAS participants. Of those 4200 participants, 3458 completed the survey and are counted as respondents. Of those who are not counted as respondents, 18 started the survey without completing and 724 did not start the survey. The overall response rate was 82.33%.

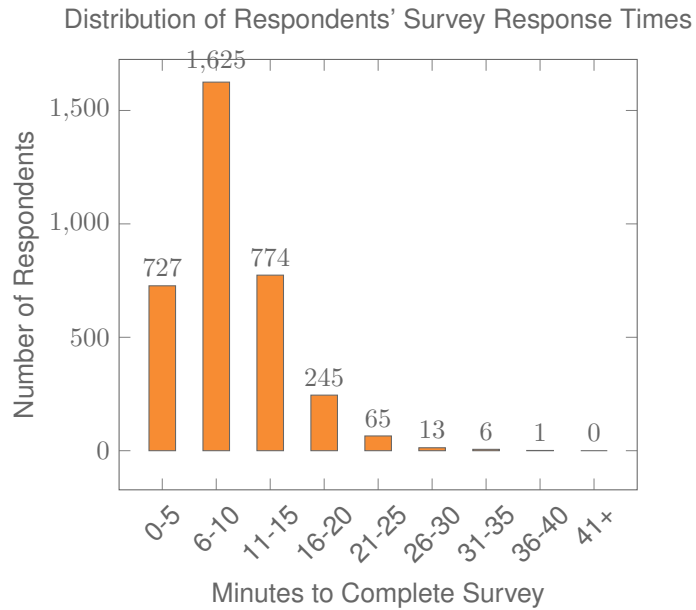
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response rate.%.

The detailed survey response rate is as follows:

UAS66 - Response Overview	
Size of selected sample	4200
Completed the survey	3458
Started but did not complete the survey	18
Did not start the survey	724
Response rate	82.33%

2.2 Timings

The survey took respondents an average of 10 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.



2.3 Sample & Weighting

Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

3 STANDARD VARIABLES

Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey. These variables are based on the questions asked quarterly in the My Household survey after the application of a [ja href="https://uasdata.usc.edu/page/Data+Cleaning+Process"](https://uasdata.usc.edu/page/Data+Cleaning+Process) cleaning process. They are the following:

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable `mem_uashhid_i/em_i`. For the primary respondent this identifier is his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the uasid of the primary respondent as their household identifier. The uashhid remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **uashhid.current**: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. Is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **sampleframe**: indicates the sampling frame from which the household of the respondent was recruited. All UAS recruitment is done through address based sampling (ABS) in which samples are acquired based on postal records. Currently, the variable 'sampleframe' takes on four values reflecting four distinct sample frames used by the UAS over the year (in future data sets the number of sample frames used for recruitment may increase if additional specific populations are targeted in future recruitment batches):

1. U.S. National Territory: recruited through ABS within the entire U.S.
2. Areas high concentration Nat Ame: recruited through ABS in areas with a high concentration of Native Americans in the zip-code. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. Los Angeles County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

Note: prior to March 6, 2024 this variable was called sampletype and had the following value labels for the above list in UAS data sets:

1. Nationally Representative Sample: recruited through ABS within the entire U.S.
2. Native Americans: recruited through ABS in areas with a high concentration of Native Americans. Within these batches, individuals who are not Native Americans are not invited to join the UAS.
3. LA County: recruited through ABS within Los Angeles County.
4. California: recruited through ABS within California.

- **batch**: indicates the batch from which the respondent was recruited. Currently, this variable takes the following values (in future data sets the number of batches may increase as new recruitment batches are added to the UAS):

1. ASDE 2014/01
2. ASDE 2014/01
3. ASDE 2014/01
4. Public records 2015/05
5. MSG 2015/07
6. MSG 2016/01
7. MSG 2016/01
8. MSG 2016/01
9. MSG 2016/02
10. MSG 2016/03
11. MSG 2016/04
12. MSG 2016/05

13. MSG 2016/08
14. MSG 2017/03
15. MSG 2017/11
16. MSG 2018/02
17. MSG 2018/08
18. MSG 2019/04
19. MSG 2019/05
20. MSG 2019/11
21. MSG 2020/08
22. MSG 2020/10
23. MSG 2021/02
24. MSG 2021/08
25. MSG 2021/08
26. MSG 2022/02
27. MSG 2022/02
28. MSG 2022/08
29. MSG 2022/11
30. MSG 2022/11
31. MSG 2023/01
32. MSG 2023/06
33. MSG 2023/09
34. MSG 2023/10
35. MSG 2025/02
36. MSG 2025/09

Note: prior to March 6, 2024 this variable had the following value labels for the above list in UAS data sets:

1. ASDE 2014/01 Nat.Rep.
2. ASDE 2014/01 Native Am.
3. ASDE 2014/11 Native Am.
4. LA County 2015/05 List Sample
5. MSG 2015/07 Nat.Rep.
6. MSG 2016/01 Nat.Rep. Batch 2
7. MSG 2016/01 Nat.Rep. Batch 3
8. MSG 2016/01 Nat.Rep. Batch 4

9. MSG 2016/02 Nat.Rep. Batch 5
10. MSG 2016/03 Nat.Rep. Batch 6
11. MSG 2016/04 Nat.Rep. Batch 7
12. MSG 2016/05 Nat.Rep. Batch 8
13. MSG 2016/08 LA County Batch 2
14. MSG 2017/03 LA County Batch 3
15. MSG 2017/11 California Batch 1
16. MSG 2018/02 California Batch 2
17. MSG 2018/08 Nat.Rep. Batch 9
18. MSG 2019/04 LA County Batch 4
19. MSG 2019/05 LA County Batch 5
20. MSG 2019/11 Nat. Rep. Batch 10
21. MSG 2020/08 Nat. Rep. Batch 11
22. MSG 2020/10 Nat. Rep. Batch 12
23. MSG 2021/02 Nat. Rep. Batch 13
24. MSG 2021/08 Nat. Rep. Batch 15
25. MSG 2021/08 Nat. Rep. Batch 16
26. MSG 2022/02 Nat. Rep. Batch 17 (priority)
27. MSG 2022/02 Nat. Rep. Batch 17 (regular)
28. MSG 2022/08 Nat. Rep. Batch 18
29. MSG 2022/11 LA County Batch 6
30. MSG 2022/11 Nat. Rep. Batch 20
31. MSG 2023/01 Nat. Rep. Batch 21
32. MSG 2023/06 Nat. Rep. Batch 22
33. MSG 2023-09 Native Am. Batch 3
34. MSG 2023-10 Nat. Rep. Batch 23

- **primary_respondent:** indicates if the respondent was the first person within the household (i.e. to become a member or whether s/he was added as a subsequent member. A household in this regard is broadly defined as anyone living together with the primary respondent. That is, a household comprises individuals who live together, e.g. as part of a family relationship (like a spouse/child/parent) or in context of some other relationship (like a roommate or tenant).
- **hardware:** indicates whether the respondent ever received hardware or not. Note: this variable should not be used to determine whether a respondent received hardware at a given point in time and/or whether s/he used the hardware to participate in a survey. Rather, it indicates whether hardware was ever provided:

1. None
 2. Tablet (includes Internet)
- **language**: the language in which the survey was conducted. This variable takes a value of 1 for English and a value of 2 for Spanish.
 - **start_date (start_year, start_month, start_day, start_hour, start_min, start_sec)**: indicates the time at which the respondent started the survey.
 - **end_date (end_year, end_month, end_day, end_hour, end_min, end_sec)**: indicates the time at which the respondent completed the survey.
 - **cs_001**: indicates how interesting the respondent found the survey.

4 BACKGROUND DEMOGRAPHICS

Every UAS survey data set includes demographic variables, which provide background information about the respondent and their household. Demographic information such as age, ethnicity, education, marital status, work status, state of residence, family structure is elicited every quarter through the “My Household” survey. The demographic variables provided with each survey are taken from the most recent ‘MyHousehold’ survey answered by the respondent. If at the time of a survey, the information in “My Household” is more than three months old, a respondent is required to check and update his or her information before being able to take the survey.

The following variables are available in survey data sets after October 8, 2025:

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- **genderid**: indicates the current gender of the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- **dateofbirth_year**: indicates the year of birth of the respondent.
- **age**: indicates the age of the respondent at the start of the survey.
- **agerange**: if the respondent's age cannot be calculate due to missing information, 'agerange' indicates the approximate age. Should a value for both the 'age' and 'agerange' be present, then 'age' takes precedence over 'agerange'.
- **citizenus**: indicates whether the respondent is a U.S. citizen.
- **bornus**: indicates whether the respondent was born in the U.S.
- **stateborn**: indicates the state in which the respondent was born. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- **statereside**: indicates the state in which the respondent is living.
- **immigration_status**: indicates whether the respondent is an immigrant. It takes one of the following values: 0 Non-immigrant, 1 First generation immigrant (immigrant who migrated to the U.S), 2 Second generation immigrant (U.S.-born children of at least one foreign-born parent), 3 Third generation immigrant (U.S.-born children of at least one U.S.-born parent, where at least one grandparent is foreign-born), or 4 Unknown immigrant status.
- **maritalstatus**: indicates the marital status of the respondent.

- **livewithpartner**: indicates whether the respondent lives with a partner.
- **education**: indicates the highest level of education attained by the respondent.
- **white**: indicates whether the respondent identifies him or herself as white (Caucasian).
- **black**: indicates whether the respondent identifies him or herself as black (African-American).
- **nativeamer**: indicates whether the respondent identifies him or herself as Native American (American Indian or Alaska Native).
- **asian**: indicates whether the respondent identifies him or herself as Asian (Asian-American).
- **pacific**: indicates whether the respondent identifies him or herself as Native Hawaiian or Other Pacific Islander.
- **race**: indicates the race of the respondent as singular (e.g., '1 White' or '2 Black') or as mixed (in case the respondent identifies with two or more races). The value '6 Mixed' that the respondent answered 'Yes' to at least two of the single race categories. This variable is generated based on the values of the different race variables (white, black, nativeamer, asian, pacific). This composite measure is not conditional on hisplatinio, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **race**: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hisplatinio**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **mena**: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **working**: indicates whether the respondent is working for pay.
- **sick_leave**: indicates whether the respondent is not working because sick or on leave.
- **unemp_layoff**: indicates whether the respondent is unemployed or on lay off.
- **unemp_look**: indicates whether the respondent is unemployed and looking for a job.
- **retired**: indicates whether the respondent is retired.
- **disabled**: indicates whether the respondent has a disability.
- **workemployer**: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **workself**: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **homemaker**: indicates whether the respondent is a homemaker. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **notworking**: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **If_other**: indicates whether the respondent has another labor force status.
- **laborstatus**: indicates the labor force status of the respondent as singular (e.g., '1 Working for pay' or '2 On sick or other leave') or as mixed (in case the respondent selects two or more labor statuses). The value '8 Mixed' indicates that the respondent answered 'Yes' to at least two of the single labor force status variables. This variable is generated based on the values of the different labor status variables (working, sick.leave, unempl.layoff, unempl.look, retired, disabled, If_other).
- **hourswork**: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: indicates the total combined income of all members of the respondent's household (living in their household) during the past 12 months.
- **anyhhmember**: indicates whether there were any members in the respondent's household at the time he/she answered the survey as reported by the respondent. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.
- **hhmembernumber**: indicates the number of household members in the respondent's household at the time of the survey as reported by the respondent. It may be that 'anyhhmember' is 'Yes', but 'hhmembernumber' is missing if the respondent did not provide the number of household members at the time of the survey. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.

- **hhcomp_male_0_3**: indicates the number of male children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_0_3**: indicates the number of female children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_0_3**: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_4_12**: indicates the number of male children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_4_12**: indicates the number of female children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_4_12**: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_13_17**: indicates the number of male children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_13_17**: indicates the number of female children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_13_17**: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_18_64**: indicates the number of male adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp_female_18_64**: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_18_64**: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_65plus**: indicates the number of male adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_65plus**: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_65plus**: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_18_64**: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_65plus**: indicates the total number of adults 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_adults**: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_children**: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total**: indicates the total number of people who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **parent_guardian.a:** indicates whether the respondent is the parent or guardian of one or more children ages 0 to 4. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian.b:** indicates whether the respondent is the parent or guardian of one or more children ages 5 to 12. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian.c:** indicates whether the respondent is the parent or guardian of one or more children ages 13 to 17. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

The following variables were provided up until October 8, 2025. Several remain available in data sets after October 8, 2025 on request.

- **gender:** indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn.other:** indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- **hisplatinogroup:** indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- **employmenttype:** indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- **workfullpart:** indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- **hhmemberin_#:** indicates whether a household member is currently in the household as reported by the respondent. Household members are never removed from the stored household roster and their information is always included in survey data sets. The order of the roster is the same order in which household members were specified by the respondent in the 'MyHousehold' survey. The order is identified by the suffix _# (e.g., _1 indicates the first household member, _2 the second household member, etc.).

As an example, if the first household member is in the household at the time of the

survey, 'hhmemberin_1' is set to '1 HH Member 1 is in the HH'; if he/she has moved out, 'hhmemberin_1' is set to '0 HH member 1 is no longer in the HH'. Since information of other household members (stored in the variables listed below) is always included in survey data sets, information about 'hhmemberin_1' is available whether this person is still in the household or has moved out. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmembergen_#**: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberage_#**: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberrel_#**: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberuasid_#**: indicates the 'uasid' of the household member if this person is also a UAS panel member. It is set to missing (.) if this person is not a UAS panel member at the time of the survey. Since this identifier is directly reported by the respondent (chosen from a preloaded list), it may differ from the actual (correct) 'uasid' of the UAS member it refers to because of reporting error. Also, this variable should not be used to identify UAS members in a given household at the time of the survey. This is because the variables 'hhmemberuasid_#' are taken from the most recent 'My Household' and changes in household composition involving UAS members may have occurred between the time of the respondent answered 'My Household' and the time the respondent answers the survey. To follow UAS members of a given household, it is advised to use the identifiers 'uashhid' and 'survhhid'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

In addition, data sets created after May 8, 2025 include an urbanicity variable. It is based on panel members' current census tract of residence and the 2010 Rural-Urban Commuting Area (RUCA) codes released by the US Department of Agriculture's Economic Research Service. To preserve confidentiality, the UAS collapses the 10 primary RUCA codes to 4 levels: Metropolitan, Micropolitan, Small/Rural, and Unknown. The Metropolitan level corresponds to primary RUCA codes 1-3, the Micropolitan level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

5 MISSING DATA CONVENTIONS

Data files provide so-called clean data, that is, answers given to questions that are not applicable anymore at survey completion (for example because a respondent went back in the survey and skipped over a previously answered question) are treated as if the questions were never asked. In the data files all questions that were asked, but not answered by the respondent are marked with (.e). All questions never seen by the respondent (or any dirty data) are marked with (.a). The latter may mean that a respondent did not view the question because s/he skipped over it; or alternatively that s/he never reached that question due to a break off. If a respondent did not complete a survey, the variables representing survey end date and time are marked with (.c). Household member variables are marked with (.m) if the respondent has less household members (e.g. if the number of household members is 2, any variables for household member 3 and up are marked with (.m)).

UAS provides data in STATA and CSV format. Stata data sets come with include variable labels that are not available in the CSV files. Value labels are provided for single-response answer option. In STATA these labels will include the labels 'Not asked' and 'Not answered' for (.a) and (.e), and will show in tabulations such as 'tab q1, missing'. For multiple-response questions a binary variable is created for each answer option indicating whether the option was selected or not. A summary variable is also provided in string format reflecting which options were selected and in which order. For example, if a question asked about favorite animals with options cat, dog, and horse, then if a respondent selected horse and then cat, the binary variables for horse and cat will be set to yes, while the overall variable would have a string value of '3-1'. If no answer was given, all binary variables and the summary variable will be marked with '.e'.

Questions that are asked multiple times are often implemented as so-called array questions. Supposing the name of such question was Q1 and it was asked in 6 different instances, your data set would contain the variables Q1_1_ to Q1_6_. To illustrate, if a survey asked the names of all children, then child_1_ would contain the name of the first child the respondent named and so on.

More information about the UAS data in general can be found on the UAS Data Pages web site.

6 ROUTING SYNTAX

The survey with routing presented in the next section includes all of the questions that make up this survey, the question answers when choices were provided, and the question routing. The routing includes descriptions of when questions are grouped, conditional logic that determines when questions are presented to the respondent, randomization of questions and answers, and fills of answers from one question to another.

If you are unfamiliar with conditional logic statements, they are typically formatted so that **if** the respondent fulfills some condition (e.g. they have a cellphone or a checking account), **then** they are presented with some other question or the value of some variable is changed. If the respondent does not fulfill the condition (e.g. they are not a cellphone adopter or they do not have a checking account), something **else** happens such as skipping the next question or changing the variable to some other value. Some of the logic involved in the randomization of questions or answers being presented to the respondent is quite complex, and in these instances there is documentation to clarify the process being represented by the routing.

Because logic syntax standards vary, here is a brief introduction to our syntax standards. The syntax used in the conditional statements is as follows: '=' is equal to, '<' is less than, '>' is greater than, and '!= ' is used for does not equal. When a variable is set to some number N, the statement looks like 'variable := N'.

The formatting of the questions and routing are designed to make it easier to interpret what is occurring at any given point in the survey. Question ID is the bold text at the top of a question block, followed by the question text and the answer selections. When a question or variable has associated data, the name links to the appropriate data page, so you can easily get directly to the data. Text color is used to indicate the routing: **red** is conditional logic, **gold** is question grouping, **green** is looping, and **orange** is used to document randomization and other complex conditional logic processes. The routing is written for a computer to parse rather than a human to read, so when the routing diverges significantly from what is displayed to the respondent, a screenshot of what the respondent saw is included.

The name of the randomization variables are defined in proximity to where they are put into play, and like the question ID the names of the randomization variables can be used to link directly to the associated data page.

7 SURVEY WITH ROUTING

intro (intro in section Demographics)

We are interested in understanding how and when people would like to start receiving their Social Security retirement benefits. In this survey, we sometimes ask questions that are difficult to answer exactly. Please take time to consider the questions and give us your best estimate even if you do not know the exact answer. Having your best estimate will be very helpful to us. Thank you very much for your participation!

Start of section **Randomization**

```
IF randomizer_treatment = EMPTY THEN
| randomizer_treatment := mt_rand(1,4)
END OF IF
```

```
IF randomizer_periodterms = EMPTY THEN
| randomizer_periodterms := mt_rand(1,2)
END OF IF
```

/* In Section 2 respondents are presented with retirement information. The exact information that they are displayed with is dependent on three randomizers: **randomizer_treatment**, **randomizer_information** and **randomizer_periodterms**. The values for these randomizers determine the information shown (and its display) as well as the contextual information provided in Section 5 for the vignette questions. Screen shots of all the different combinations are provided in Appendix A. Note that the retirement benefit amounts that are shown in the graphs of some of the combinations are dependent on the current age and income of the respondent. That is, they are set dynamically. An overview of the benefit amounts is provided in Appendix B. The standard retirement benefit age for respondents in the presented information (if present) is dependent on the current age. If the respondent is born before 1959 it is equal to 66, otherwise it is equal to 67. The vignette questions in Section 5 follow the same pattern if explicitly identifying the standard benefit age. */

```
IF randomizer_information = EMPTY THEN
| randomizer_information := mt_rand(1,2)
END OF IF
```

/* In Section 3 respondents are asked about their planned retirement age. The manner in which this is done depends on the value of **q31_randomizer**. A value equal to 1 signifies respondents were asked to enter an age, otherwise they were asked to select one of the offered options (62,63,64,65,66,67,68,69 or 70). */

```
IF q31_randomizer = EMPTY THEN
```

```

temp := mt_rand(1,3)

IF temp = 3 THEN
| q31_randomizer := 2
ELSE
| q31_randomizer := 1
END OF IF
END OF IF

```

/* In Section 6 respondents are asked which of two terms they prefer in **q61**. The order of the two terms is randomized per the value of **q61_randomizer**: 1 signifies Early Eligibility Age, then Minimum-Benefit Age, 2 signifies Minimum Benefit Age, then Early Eligibility Age. */

```

IF randomizer_q61 = EMPTY THEN
| randomizer_q61 := mt_rand(1,2)

```

/* In Section 6 respondents are asked which of two terms they prefer in **q63**. The order of the two terms is randomized per the value of **q63_randomizer**: 1 signifies Full Retirement Age, then Standard-Benefit Age, 2 signifies Standard-Benefit Age, then Full Retirement Age. */

```

END OF IF

```

```

IF randomizer_q63 = EMPTY THEN
| randomizer_q63 := mt_rand(1,2)
END OF IF

```

```

IF randomizer_q61 = 1 THEN
| randomizer_q61_order(1) := 1
| randomizer_q61_order(2) := 2
ELSE
| randomizer_q61_order(1) := 2
| randomizer_q61_order(2) := 1
END OF IF

```

```

IF randomizer_q63 = 1 THEN
| randomizer_q63_order(1) := 1
| randomizer_q63_order(2) := 2
ELSE

```

```
randomizer_q63_order(1) := 2  
randomizer_q63_order(2) := 1
```

END OF IF

pilot := 1

End of section **Randomization**

Start of section **Demographics**

IF dateofbirth_year = EMPTY THEN

dateofbirth_year (R DATE OF BIRTH YEAR in section Demographics)

What is your year of birth?

RANGE 1911..2000

END OF IF

current_age := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

End of section **Demographics**

Start of section **Section1**

q11 (social security status in section Section1)

In this survey, the term "Social Security benefits" includes any benefits that you yourself receive or will receive from the Social Security program in retirement, including retired worker, disability, spouse, or survivor benefits. Which of the following statements best describes you?

1 I am currently receiving Social Security benefits.

2 I don't receive Social Security benefits now, but I will be eligible to receive them in the future.

3 I will never be eligible under current law to receive Social Security benefits, because I have not worked in a job where I paid Social Security taxes.

4 I don't know if I will be eligible to receive Social Security retirement benefits.

IF q11 = 1 THEN

quickend (Section Section1)

The questions in our survey are meant for people who are not yet receiving Social Security benefits. So we have no further questions for you. Of course we will still pay you the promised \$7 for this survey. Thank you for your interest! Please just click "Next" to return to your panel page.

Exit the survey

ELSEIF q11 = 3 OR q11 = 4 THEN

pretend (Section Section1)

Although you currently do not expect to be eligible to receive Social Security benefits, please assume in the following questions that you are. Please imagine that you would get a Social Security benefit of \$1500 per month if you start receiving Social Security benefits at age 62.

ELSE

q12 (any earnings in last year in section Section1)

Did you have any earnings in the last year? Earnings include any income you earned from employment or self-employment.

1 Yes

2 No

IF q12 = YES THEN

q13 (total earnings last year in section Section1)

What were your total earnings last year? Please provide an approximation if you don't know the exact amount.

NUMBER (NO DECIMALS ALLOWED)

current_income := q13

ELSE

q14 (total earnings last year worked in section Section1)

Please enter your earnings for the last year in which you worked. Please provide an approximation if you don't know the exact amount. Enter 0 if you have never worked.

NUMBER (NO DECIMALS ALLOWED)

current_income := q14

END OF IF

q15 (age plan to retire in section Section1)

At what age do you plan to start receiving Social Security retirement benefits? Please give an approximate age even if you do not know.

NUMBER (NO DECIMALS ALLOWED)

IF q15 = RESPONSE AND (q15 < 62 OR q15 > 70) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q15a (Section Section1)

You stated that you would start claiming Social Security benefits at age (age plan to retire()), do you want to revise your response?

1 Yes, please specify age:

2 No

q15b (corrected age plan to retire in section Section1)


```

| NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

IF q15a = 1 AND q15b = RESPONSE THEN
| agereceive := q15b
END OF IF
ELSE
| agereceive := q15
END OF IF
END OF IF

```

End of section **Section1**

Start of section **Section2**

sec2.intro (Section Section2)

Now we will show you some basic information about claiming Social Security retirement benefits. This information may or may not influence your thoughts on when you would like to start claiming benefits.

Fill code of question FL_age executed

IF randomizer_information = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

treat1a (Section Section2)

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

Fill code of question FL_treat1b_1 executed
 Fill code of question FL_treat1b_2 executed
 Fill code of question FL_treat1b_3 executed
 Fill code of question FL_treat1b_4 executed
 Fill code of question FL_treat1b_5 executed
 Fill code of question FL_treat1b_6 executed
 Fill code of question FL_treat1b_age executed

treat1b (Section Section2)

62 is your **(Minimum Benefit Age/Early Eligibility Age)** because (if you claim at that

age, your monthly payments will be the lowest to which you are entitled/it is the earliest age at which you can claim benefits). (If you start claiming at the age of 62, your benefits will be the lowest to which you are entitled.)

Your monthly benefits will be permanently reduced if you start them any time between age 62 and (**FL_age**/**FL_age**), your **Full Retirement Age**/, your **Standard Benefit Age**). (**This is the Reduced Benefit Period.**) During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Fill code of question FL_treat1c_1 executed

Fill code of question FL_treat1c_2 executed

Fill code of question FL_treat1c_3 executed

Fill code of question FL_treat1c_4 executed

treat1c (Section Section2)

Before you reach (your **Full Retirement Age**/your **Standard Benefit Age**/age **FL_Age**), some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach (your **Full Retirement Age**/your **Standard Benefit Age**/age **FL_Age**), SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until (your **Full Retirement Age**/your **Standard Benefit Age**/age **FL_age**), your benefits will not be reduced no matter how much you earn.

Fill code of question FL_treat1d_1 executed

Fill code of question FL_treat1d_2 executed

Fill code of question FL_treat1d_3 executed

Fill code of question FL_treat1d_4 executed

Fill code of question FL_treat1d_5 executed

treat1d (Section Section2)

If you decide to delay benefits until after (your **Full Retirement Age**/your **Standard Benefit Age**/age **FL_Age**), your benefit will increase(**as you earn Delayed Retirement Credits**). The increase during this (**Increased Benefit Period**/period) is an average of 8% per year.

There is no additional benefit increase after you reach (age 70/age **70**, your **Maximum Benefit Age**), even if you continue to delay taking benefits.

END OF GROUP

ELSE

Fill code of question FL_treat2_1 executed

Fill code of question FL_treat2_2 executed

Fill code of question FL_treat2_3 executed

Fill code of question FL_treat2_4 executed

Fill code of question FL_treat2_5 executed
 Fill code of question FL_treat2_6 executed
 Fill code of question FL_treat2_7 executed
 Fill code of question FL_treat2_8 executed
 Fill code of question FL_treat2_9 executed
 Fill code of question FL_treat2_10 executed
 Fill code of question FL_treat2_11 executed
 Fill code of question FL_treat2_12 executed
 FL_benefits := incrementArrayIndices(getBenefits(current_age, current_income))
 Fill code of question FL_picture executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

treat2 (Section Section2)

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, **(the Early Eligibility Age/the Minimum Benefit Age)**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach (age ^FL_Age/age ^**FL_Age**/your **Full Retirement Age**/your **Standard Benefit Age**).

If you start receiving benefits *after* you reach (age ^FL_Age/your **Full Retirement Age**/your **Standard Benefit Age**), your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the (last year with eligibility for **Delayed Retirement Credits/Maximum Benefit Age**). After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach (age ^FL_Age/your **Full Retirement Age**/your **Standard Benefit Age**), your monthly benefit may be reduced if you earn over a certain amount.

Figure 1: Example

UnderStandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, **the Early Eligibility Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

<< Back Next >>

END OF GROUP

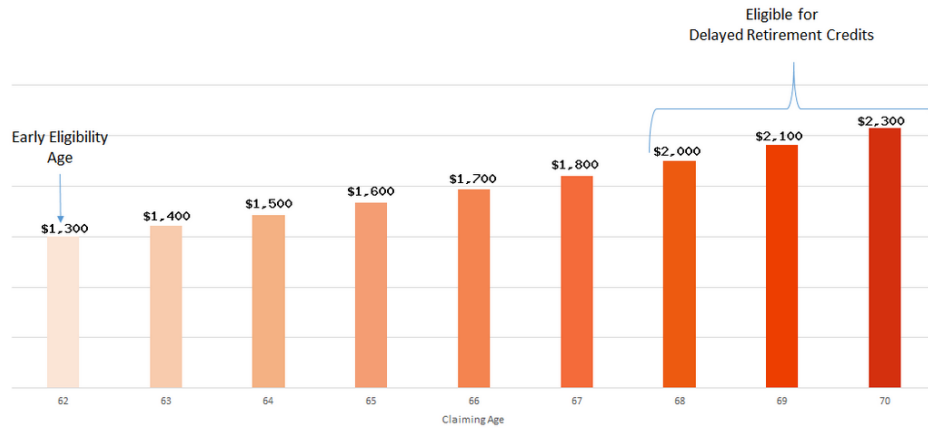
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

treat2.2a (Section Section2)

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

Figure 2: Example

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.



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END OF GROUP

END OF IF

Fill code of question FL_q51 executed
Fill code of question FL_q51_2 executed

End of section **Section2**

Start of section **Section3**

sec3.intro (Section Section3)

In the next few questions, we are going to ask you to make a number of choices about Social Security benefits.

IF q31_randomizer = 1 THEN

q31a (after info age receive benefits in section Section3)

Given the information you have just seen, at what age do you plan to start receiving Social Security benefits

RANGE 18..120

ELSE

q31b (after info age receive benefits with scale in section Section3)

Given the information you have just seen, at what age do you plan to start receiving Social

Security benefits

1 62

2 63

3 64

4 65

5 66

6 67

7 68

8 69

9 70

END OF IF

q32 (age receive how confident right decision in section Section3)

How confident do you feel that this decision is right for you?

1 Very confident

2 Somewhat confident

3 Not too confident

4 Not at all confident

q33 (age fully retire in section Section3)

At what age do you plan to fully retire, i.e. stop working? Note: This can be different than the age you plan to start Social Security benefits.

RANGE 18..120

q34 (age stop working how confident right decision in section Section3)

How confident do you feel that this decision is right for you?

1 Very confident

2 Somewhat confident

3 Not too confident

4 Not at all confident

End of section Section3

Start of section Section4

q41_intro (how knowledgeable about social security programs in section Section4)

How knowledgeable do you feel about how Social Security programs work?

1 Very knowledgeable

2 Somewhat knowledgeable

3 Not too knowledgeable

4 Not at all knowledgeable

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q42_intro (Section Section4)

Below is a list of aspects of the Social Security program. Please choose whether you feel you are very knowledgeable, somewhat knowledgeable, not too knowledgeable, or not at all knowledgeable about each aspect.

SUBGROUP OF QUESTIONS

q42a (age for full Social Security retirement benefits in section Section4)

The age for full Social Security retirement benefits

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q42b (how much your monthly Social Security retirement benefits will be in section Section4)

How much your monthly Social Security retirement benefits will be

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q42c (how your benefits change if you claim Social Security benefits sooner or later in section Section4)

How your benefits change if you claim Social Security benefits sooner or later

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

END OF SUBGROUP

Figure 3: Example

UnderstandingAmericaStudy

Below is a list of aspects of the Social Security program. Please choose whether you feel you are very knowledgeable, somewhat knowledgeable, not too knowledgeable, or not at all knowledgeable about each aspect.

	Very knowledgeable	Somewhat knowledgeable	Not too knowledgeable	Not at all knowledgeable
The age for full Social Security retirement benefits	☐	☐	☐	☐
How much your monthly Social Security retirement benefits will be	☐	☐	☐	☐
How your benefits change if you claim Social Security benefits sooner or later	☐	☐	☐	☐

<< Back Next >>



END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q43_intro (Section Section4)

Next, please tell us if you believe the following statements to be true or false. If you don't know for sure, please give us your best guess.

SUBGROUP OF QUESTIONS

q43a (Social Security monthly benefits are not affected by the age at which someone starts claiming. in section Section4)

Social Security monthly benefits are not affected by the age at which someone starts claiming.

- 1 True
- 2 False

q43b (Social Security benefits are adjusted for inflation. in section Section4)

Social Security benefits are adjusted for inflation.

- 1 True
- 2 False

q43c (Social Security benefits have to be claimed as soon as someone retires. in section Section4)

Social Security benefits have to be claimed as soon as someone retires.

- 1 True

2 False

q43d (Social Security monthly benefits are the same if someone starts claiming at 63 or 64. in section Section4)

Social Security monthly benefits are the same if someone starts claiming at 63 or 64.

1 True

2 False

q43e (Social Security monthly benefits are higher if someone starts claiming at 69 instead of at 68. in section Section4)

Social Security monthly benefits are higher if someone starts claiming at 69 instead of at 68.

1 True

2 False

END OF SUBGROUP

Figure 4: Example

UnderStandingAmericaStudy

Next, please tell us if you believe the following statements to be true or false. If you don't know for sure, please give us your best guess.

	True	False
Social Security monthly benefits are not affected by the age at which someone starts claiming.	☐	☐
Social Security benefits are adjusted for inflation.	☐	☐
Social Security benefits have to be claimed as soon as someone retires.	☐	☐
Social Security monthly benefits are the same if someone starts claiming at 63 or 64.	☐	☐
Social Security monthly benefits are higher if someone starts claiming at 69 instead of at 68.	☐	☐

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END OF GROUP

q44 (earliest claim age in section Section4)

To the best of your knowledge, what is the earliest age at which a person can start receiving Social Security retirement benefits?

NUMBER (NO DECIMALS ALLOWED)

q45 (expected monthly benefit in section Section4)

Imagine an individual, Mr. John Smith, retired from work. He is 63 years of age today. John expects his monthly Social Security benefit would be about \$2,000 if he claims now. How much should he expect his monthly benefits to be if he decides to wait another year before claiming at 64 years old? Please give us your best guess if you are not sure.

- 1 It would stay the same
- 2 Approximately \$2120 (6% higher)
- 3 Approximately \$2,020 (1% higher)
- 4 He will not yet be able to claim benefits in another year.

Figure 5: Example

UnderstandingAmericaStudy

Imagine an individual, Mr. John Smith, retired from work. He is 63 years of age today. John expects his monthly Social Security benefit would be about \$2,000 if he claims now. How much should he expect his monthly benefits to be if he decides to wait another year before claiming at 64 years old? Please give us your best guess if you are not sure.

☐ It would stay the same
☐ Approximately \$2120 (6% higher)
☐ Approximately \$2,020 (1% higher)
☐ He will not yet be able to claim benefits in another year.

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Next >>

q46 (when can start claiming in section Section4)

Imagine Ms. Helen Johnson, who is 68 and earning \$50,000 per year from her full-time job. She has never claimed Social Security benefits but has found out that she will be entitled to a \$1,600 monthly retirement benefit if she starts claiming when she turns 70. Which statement is correct? Please give us your best guess if you are not sure.

- 1 She cannot claim before 70 unless she stops working
- 2 She can start claiming now, and should start claiming right away since her monthly benefit will not increase by waiting longer
- 3 She should start claiming at 72 since her benefit at that age will be higher than if she claims earlier
- 4 She can claim now, but her benefit will be somewhat lower than if she waits until she turns 70.

End of section **Section4**

Start of section **Section5**

sec5.intro (Section Section5)

We will now show you three stories, which consist of examples of fictional individuals

with different retirement situations. We would like to know when you think the following individuals should start claiming Social Security Benefits. There is no "correct" answer to the following questions. Please assume that all amounts shown are after tax (i.e., you would not owe any tax on any of those benefits).

Fill code of question FLLink executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q51 (vignette 1 in section Section5)

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? - - Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click here (appears in popup).

- 1 62
- 2 63
- 3 64
- 4 65
- 5 66
- 6 67
- 7 68
- 8 69
- 9 70

dummy (Section Section2)

Information (here/What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **^FL_treat1b_1** because **^FL_treat1b_2**. **^FL_treat1b_4**

Your monthly benefits will be permanently reduced if you start them any time between age 62 and **^FL_treat1b_age^FL_treat1b_6.^FL_treat1b_5** During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach ^FL_treat1c_2, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach ^FL_treat1c_3, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until ^FL_treat1c_4, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after ^FL_treat1c_3, your benefit will increase ^FL_treat1d_1. The increase during this ^FL_treat1d_5 is an average of 8% per year.

There is no additional benefit increase after you reach ^FL_treat1d_2, even if you continue to delay taking benefits. Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, ^FL_treat2_1.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach ^FL_treat2_5.

If you start receiving benefits *after* you reach ^FL_treat2_12, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the ^FL_treat2_6. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach ^FL_treat2_7, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

) Close

Figure 6: Example

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? -- Remember, there is no correct answer.



Eligible for Delayed Retirement Credits

<< Back Next >>

Figure 7: Example



Information

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Early Eligibility Age**

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.



END OF GROUP

Fill code of question FL_q52 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q52 (vignette 2 in section Section5)

Imagine Ms. Mary Hopkins, who is 61, in good health and working full-time. She is not yet eligible to claim Social Security retirement benefits but has found out that she will be entitled to a \$2,000 monthly benefit if she starts claiming at 62 - - (when she is first entitled to her Social Security retirement benefits/the Early Eligibility Age/the Minimum Benefit Age). Her current job pays her about \$3,500 per month (after taxes). She supports her teenage grandchild, who lives with her. She has no retirement savings.

If you were Mary Hopkins, at what age would you start claiming your Social Security retirement benefits?

Note: to review the information we provided to you earlier in this survey about Social Security, please just click here (appears in popup).

- 1 62
- 2 63
- 3 64
- 4 65
- 5 66
- 6 67
- 7 68
- 8 69
- 9 70

dummy (Section Section2)

Information (here/What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **^FL_treat1b_1** because ^FL_treat1b_2. ^FL_treat1b_4

Your monthly benefits will be permanently reduced if you start them any time between age 62 and ^FL_treat1b_age^FL_treat1b_6.^FL_treat1b_5 During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach ^FL_treat1c_2, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach ^FL_treat1c_3,

SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until ^FL_treat1c_4, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after ^FL_treat1c_3, your benefit will increase ^FL_treat1d_1. The increase during this ^FL_treat1d_5 is an average of 8% per year.

There is no additional benefit increase after you reach ^FL_treat1d_2, even if you continue to delay taking benefits./Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, ^FL_treat2_1.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach ^FL_treat2_5.

If you start receiving benefits *after* you reach ^FL_treat2_12, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the ^FL_treat2_6. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach ^FL_treat2_7, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

) Close

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q53 (vignette 3 in section Section5)

Imagine Mr. Gary Osborne, a single man approaching age 62 and planning his retirement. Mr. Osborne currently earns \$60,000 a year. Although he is in good enough health to continue working, he has a 401(k) plan that would give him \$1,200 per month in addition to his Social Security retirement. If he starts claiming Social Security retirement at age 62, his monthly benefit would be approximately \$1200. If he waits until he turns 70, his benefit would be approximately \$2300 (adjusted for inflation).

At what age do you think he should start claiming his Social Security retirement benefit?

Note: to review the information we provided to you earlier in this survey about Social Security, please just click here (appears in popup).

- 1 62
- 2 63
- 3 64
- 4 65
- 5 66
- 6 67
- 7 68
- 8 69
- 9 70

dummy (Section Section2)

Information (here/What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **^FL_treat1b_1** because ^FL_treat1b_2. ^FL_treat1b_4

Your monthly benefits will be permanently reduced if you start them any time between age 62 and ^FL_treat1b_age^FL_treat1b_6.^FL_treat1b_5 During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach ^FL_treat1c_2, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach ^FL_treat1c_3, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until ^FL_treat1c_4, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after ^FL_treat1c_3, your benefit will increase^FL_treat1d_1. The increase during this ^FL_treat1d_5 is an average of 8% per year.

There is no additional benefit increase after you reach ^FL_treat1d_2, even if you continue to delay taking benefits./Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, **^FL_treat2_1**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach ^FL_treat2_5.

If you start receiving benefits *after* you reach ^FL_treat2_12, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the ^FL_treat2_6. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach ^FL_treat2_7, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

) Close

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q54_intro (Section Section5)

Please tell us how you felt about the previous three vignette questions:

SUBGROUP OF QUESTIONS

q54_a (I understood the questions in section Section5)

I understood what the questions were asking me to do

- 1 Strongly disagree
- 2 Disagree
- 3 Agree
- 4 Strongly agree

q54_b (I found it difficult to decide how to answer these questions in section Section5)

I found these questions difficult to answer

- 1 Strongly disagree
- 2 Disagree
- 3 Agree
- 4 Strongly agree

q54_c (I found these questions confusing in section Section5)

I found these questions confusing

- 1 Strongly disagree
- 2 Disagree
- 3 Agree
- 4 Strongly agree

END OF SUBGROUP

Figure 8: Example

UnderStandingAmericaStudy

Please tell us how you felt about the previous three vignette questions:

	Strongly disagree	Disagree	Agree	Strongly agree
I understood what the questions were asking me to do	☐	☐	☐	☐
I found these questions difficult to answer	☐	☐	☐	☐
I found these questions confusing	☐	☐	☐	☐

<< Back Next >>



END OF GROUP

End of section **Section5**

Start of section **Section6**

q61 (preferred term claiming age in section Section6)

Individuals can start claiming Social Security retirement benefits when they turn 62, but the monthly benefit amount will be lower compared to claiming later. Which term would you prefer be used to describe this age?

- 1 Early Eligibility Age
- 2 Minimum Benefit Age
- 3 None. Both are confusing
- 4 Both are equally suitable

q63 (preferred term 66-67 age in section Section6)

According to Social Security rules, people are entitled to 'unreduced' retirement benefits if they start these benefits at age 66 or 67, depending on the year of birth. Which term do you think better captures the 66-67 age for claiming Social Security retirement benefits?

- 1 Full Retirement Age
- 2 Standard-Benefit Age
- 3 Neither
- 4 Both are equally suitable

q64 (clearer statement in section Section6)

Which of the following statements seems clearer to you?

- 1 Individuals over 66 or 67 (depending on year of birth) can earn Delayed Retirement Credits by delaying claiming Social Security up to age 70, regardless of whether they are still working or not.
- 2 Individuals over 66 or 67 (depending on year of birth) can delay claiming Social Security and have their benefits increase up to the Maximum Benefit Age (70), regardless of whether they are still working or not.
- 3 Neither.
- 4 Both are equally clear.

q7 (any additional comments about survey in section Section6)

If you have any additional comments, concerns or questions about the topics of this survey, please write them here (otherwise please just leave the box empty).

STRING

End of section **Section6**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting

End of section **Closing**

/* Please note that although question CS_003 is listed in the routing, the answers are not included in the microdata in the event identifiable information is captured. Cleaned responses are available by request. */

8 APPENDIX A - RETIREMENT INFORMATION TREATMENTS

8.1 Treatment A (randomizer_treatment = 1)

8.1.1 Treatment A - Explicit period terms (randomizer_periodterms = 1), information treatment 1 (randomizer_information = 1)

Figure 9: Screen 1

UnderStandingAmericaStudy

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **Early Eligibility Age** because it is the earliest age at which you can claim benefits. If you start claiming at the age of 62, your benefits will be the lowest to which you are entitled.

Your monthly benefits will be permanently reduced if you start them any time between age 62 and 67, your **Full Retirement Age**. **This is the Reduced Benefit Period.** During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach your **Full Retirement Age**, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach your **Full Retirement Age**, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until your **Full Retirement Age**, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after your **Full Retirement Age**, your benefit will increase **as you earn Delayed Retirement Credits**. The increase during this **Increased Benefit Period** is an average of 8% per year.

There is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

Figure 10: Vignette

UnderstandingAmericaStudy

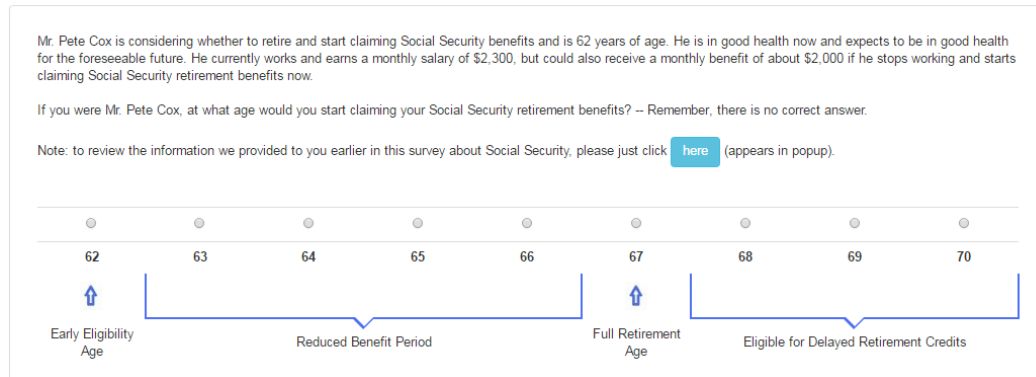
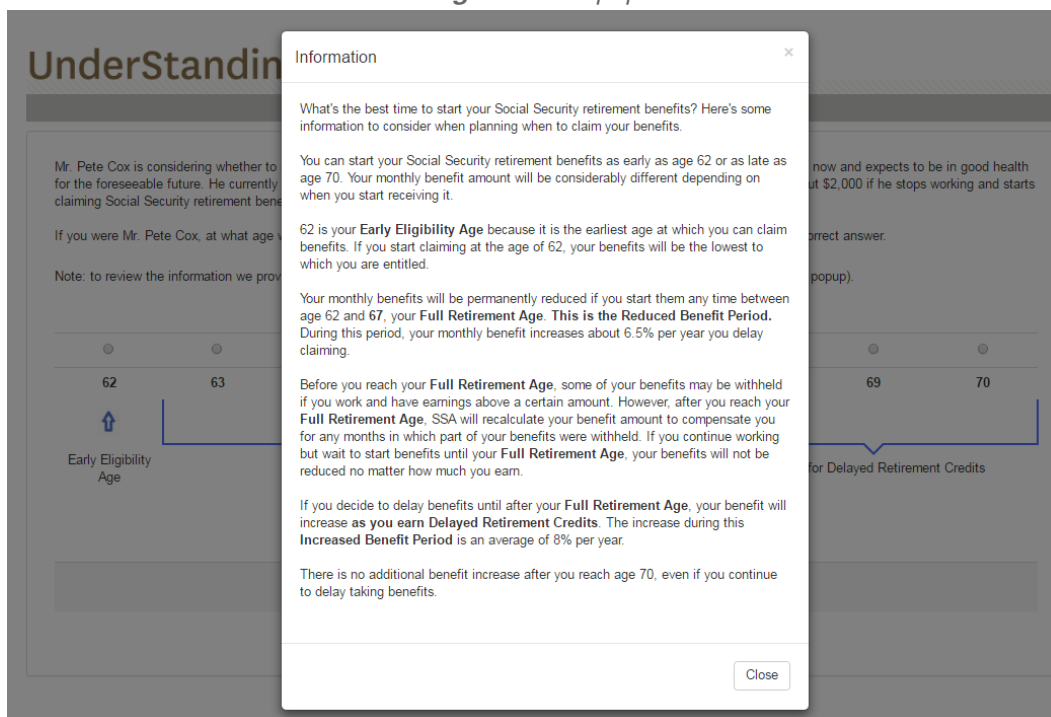


Figure 11: Popup



8.1.2 Treatment A - No period terms (randomizer_periodterms = 2), information treatment 1 (randomizer_information = 1)

Figure 12: Screen 1

UnderstandingAmericaStudy

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **Early Eligibility Age** because it is the earliest age at which you can claim benefits. If you start claiming at the age of 62, your benefits will be the lowest to which you are entitled.

Your monthly benefits will be permanently reduced if you start them any time between age 62 and 67, your **Full Retirement Age**. During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach your **Full Retirement Age**, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach your **Full Retirement Age**, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until your **Full Retirement Age**, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after your **Full Retirement Age**, your benefit will increase as you earn **Delayed Retirement Credits**. The increase during this period is an average of 8% per year.

There is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

Figure 13: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? -- Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

62

63

64

65

66

67

68

69

70

↑

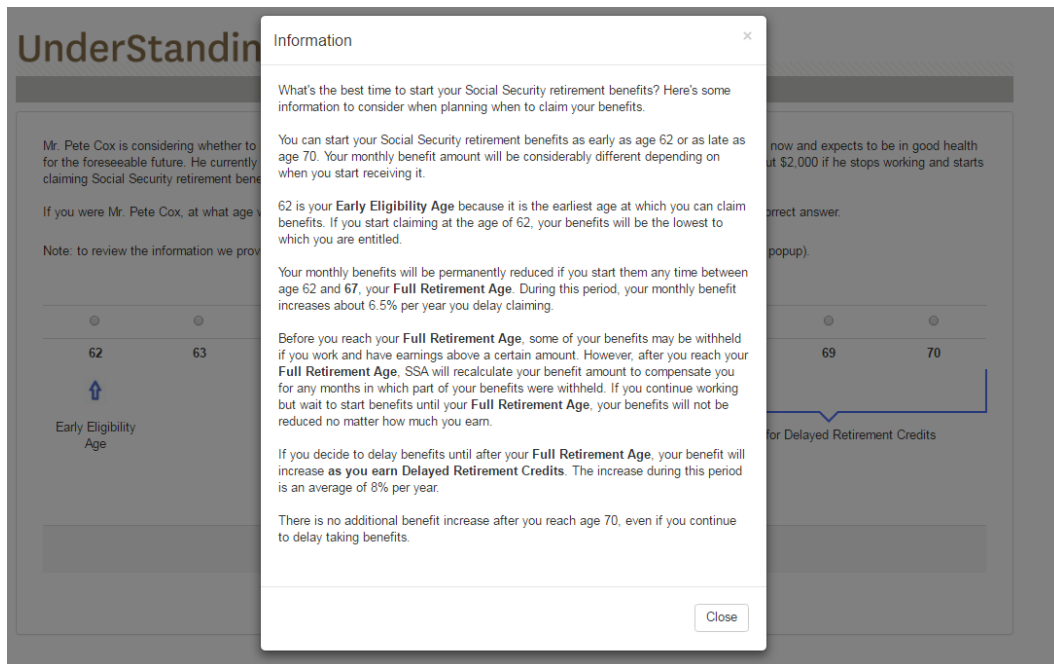
Early Eligibility Age

↑

Full Retirement Age

Eligible for Delayed Retirement Credits

Figure 14: Popup



8.1.3 Treatment A - Explicit period terms (randomizer_periodterms = 1), information treatment 2 (randomizer_information = 2)

Figure 15: Screen 1

UnderStandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, **the Early Eligibility Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67, your **Full Retirement Age**.

If you start receiving benefits *after* you reach your **Full Retirement Age**, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach your **Full Retirement Age**, your monthly benefit may be reduced if you earn over a certain amount.

Figure 16: Screen 2

UnderstandingAmericaStudy

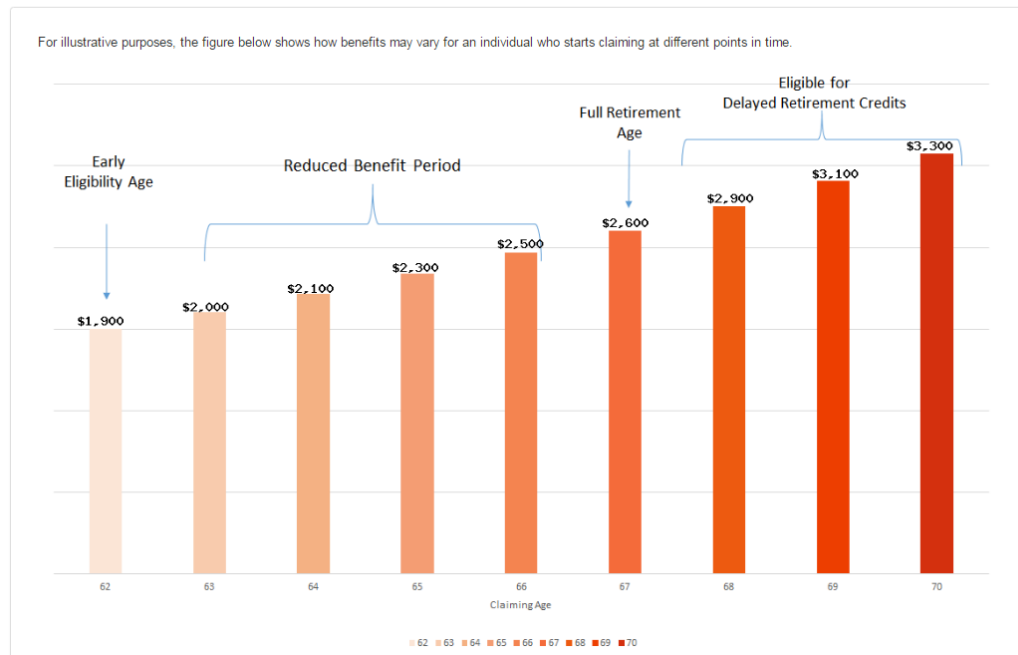


Figure 17: Vignette

UnderstandingAmericaStudy

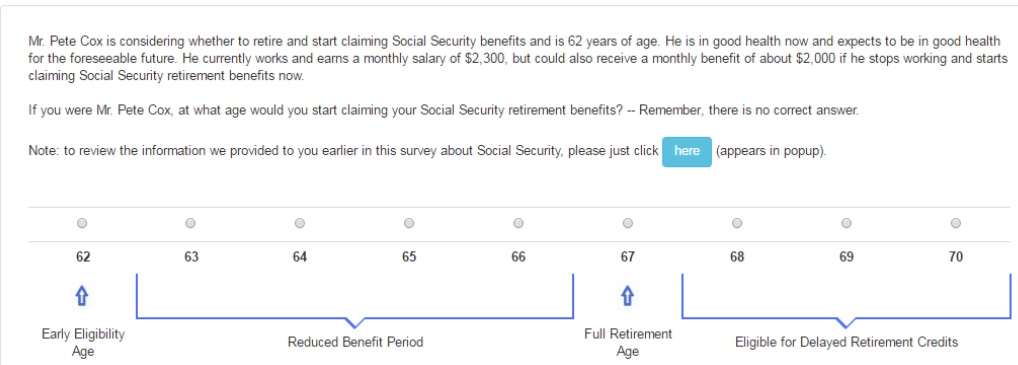
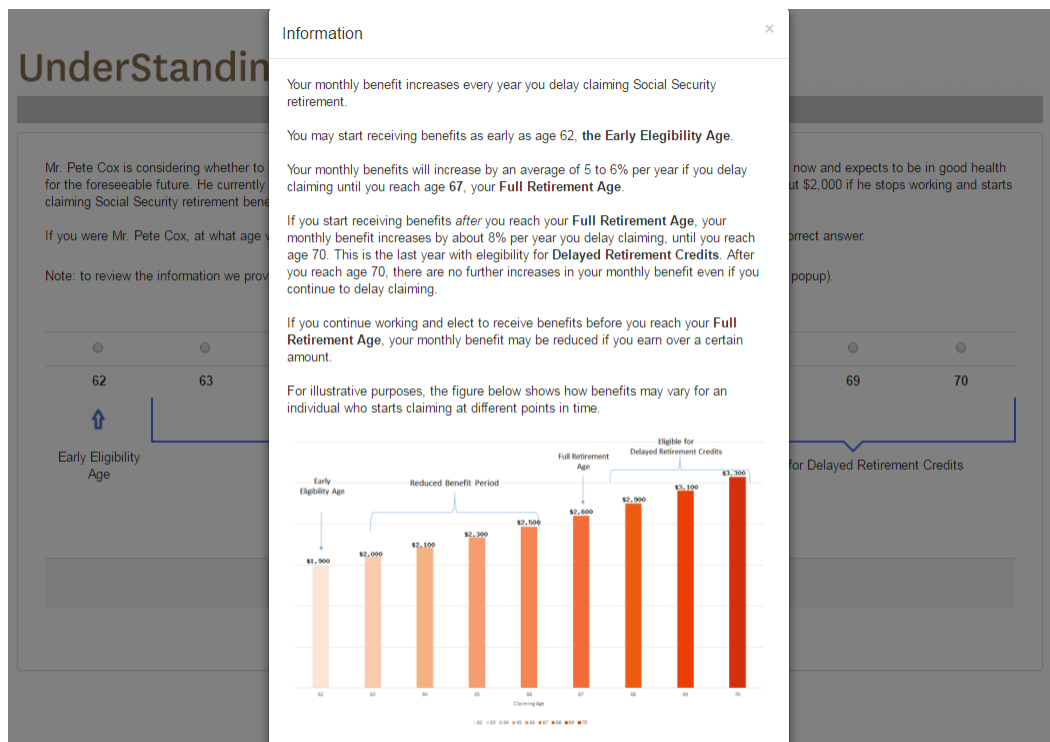


Figure 18: Popup



8.1.4 Treatment A - No period terms (randomizer_periodterms = 2), information treatment 2 (randomizer_information = 2)

Figure 19: Screen 1

UnderstandinAmericaStudy

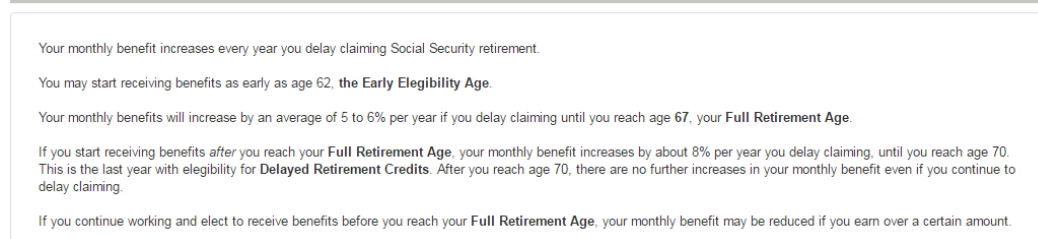


Figure 20: Screen 2

UnderStandingAmericaStudy



Figure 21: Vignette

UnderStandingAmericaStudy

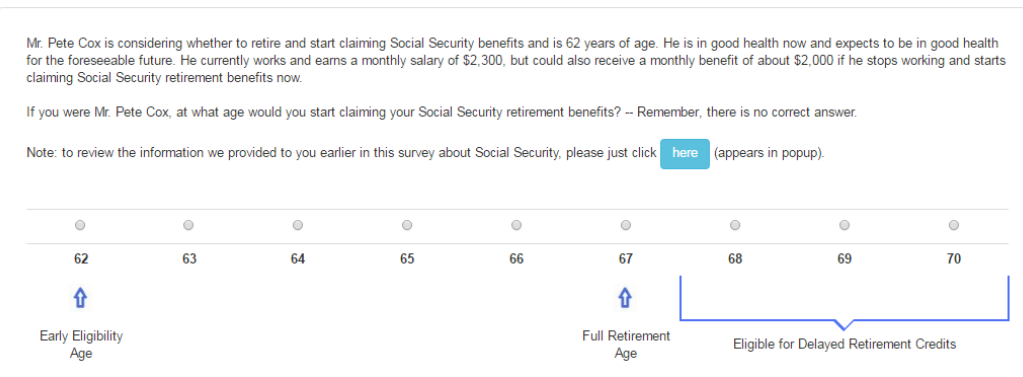


Figure 22: Popup

Understanding

Mr. Pete Cox is considering whether to claim Social Security retirement benefits for the foreseeable future. He currently is 62 years old and has not yet claimed Social Security retirement benefits.

If you were Mr. Pete Cox, at what age would you claim Social Security retirement benefits?

Note: to review the information we provided, click on the question mark icon.

62

63

↑

Early Eligibility Age

Information

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Early Eligibility Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67, your **Full Retirement Age**.

If you start receiving benefits *after* you reach your **Full Retirement Age**, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach your **Full Retirement Age**, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

Early Eligibility Age

Full Retirement Age

Eligible for Delayed Retirement Credits

Claiming Age	Monthly Benefit
62	\$1,900
63	\$2,000
64	\$2,100
65	\$2,200
66	\$2,300
67	\$2,500
68	\$2,800
69	\$3,100
70	\$3,300

69

70

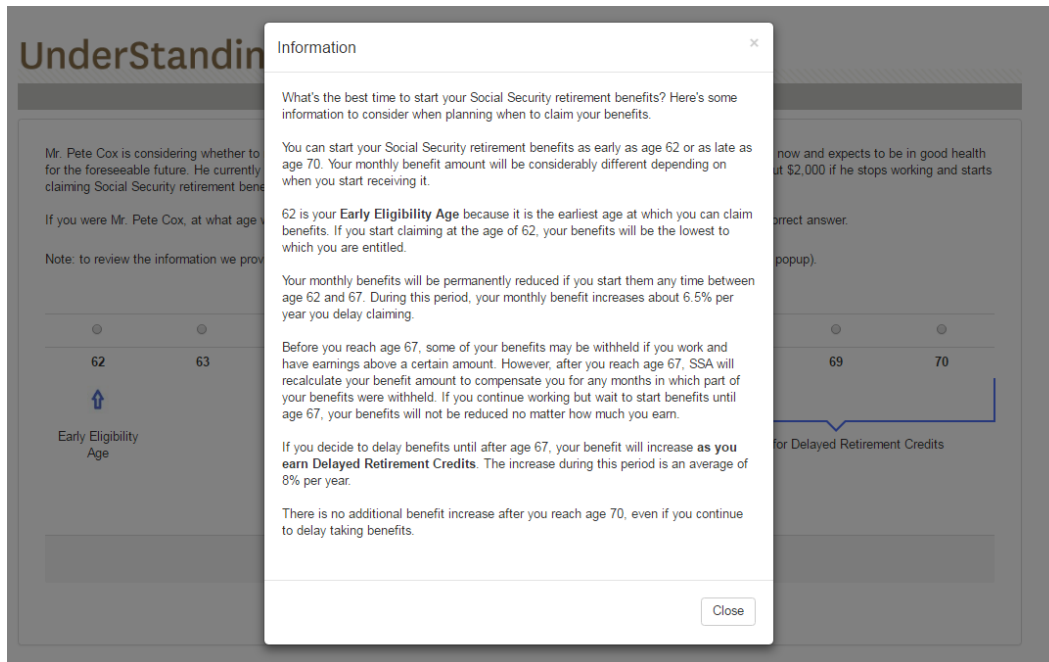
Correct answer.

popup).

69

70

for Delayed Retirement Credits



8.2.2 Treatment B - No period terms (randomizer_periodterms = 2), information treatment 1 (randomizer_information = 1)

Figure 26: Screen 1

UnderstandingAmericaStudy

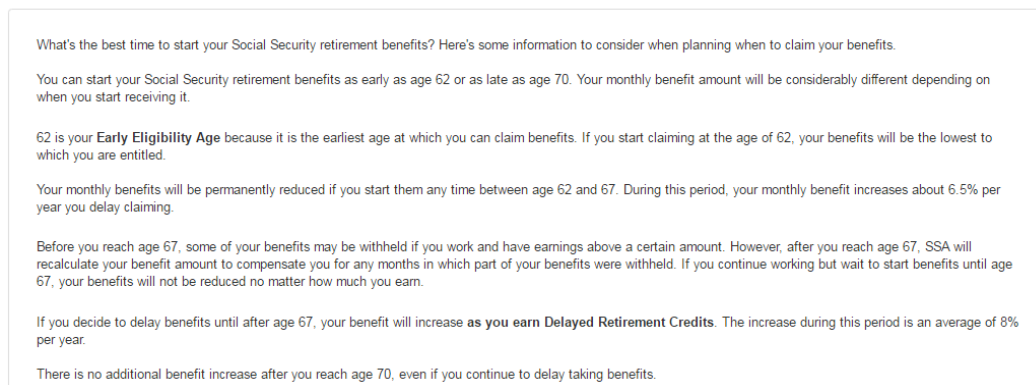


Figure 27: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

Figure 28: Popup

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security retirement benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

Information

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **Early Eligibility Age** because it is the earliest age at which you can claim benefits. If you start claiming at the age of 62, your benefits will be the lowest to which you are entitled.

Your monthly benefits will be permanently reduced if you start them any time between age 62 and 67. During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach age 67, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach age 67, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until age 67, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after age 67, your benefit will increase **as you earn Delayed Retirement Credits**. The increase during this period is an average of 8% per year.

There is no additional benefit increase after you reach age 70, even if you continue to delay taking benefits.

Close

8.2.3 Treatment B - Explicit period terms (randomizer_periodterms = 1), information treatment 2 (randomizer_information = 2)

Figure 29: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Early Eligibility Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

Figure 30: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

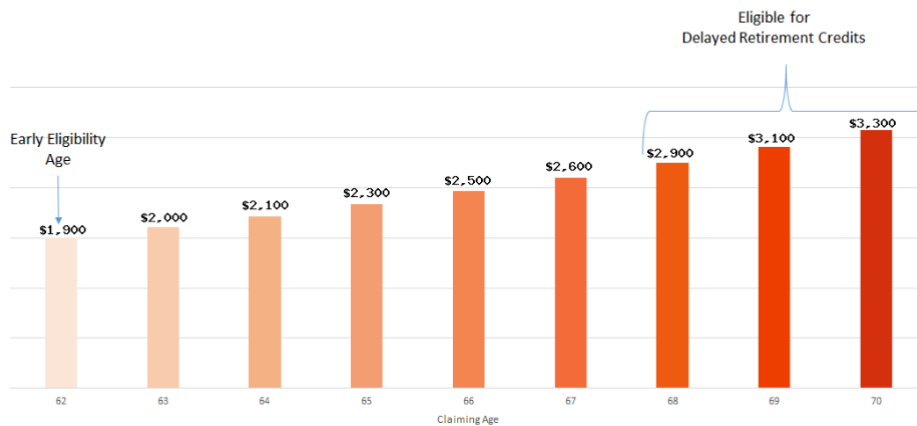


Figure 31: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

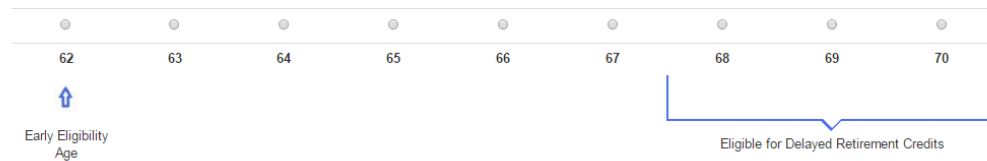
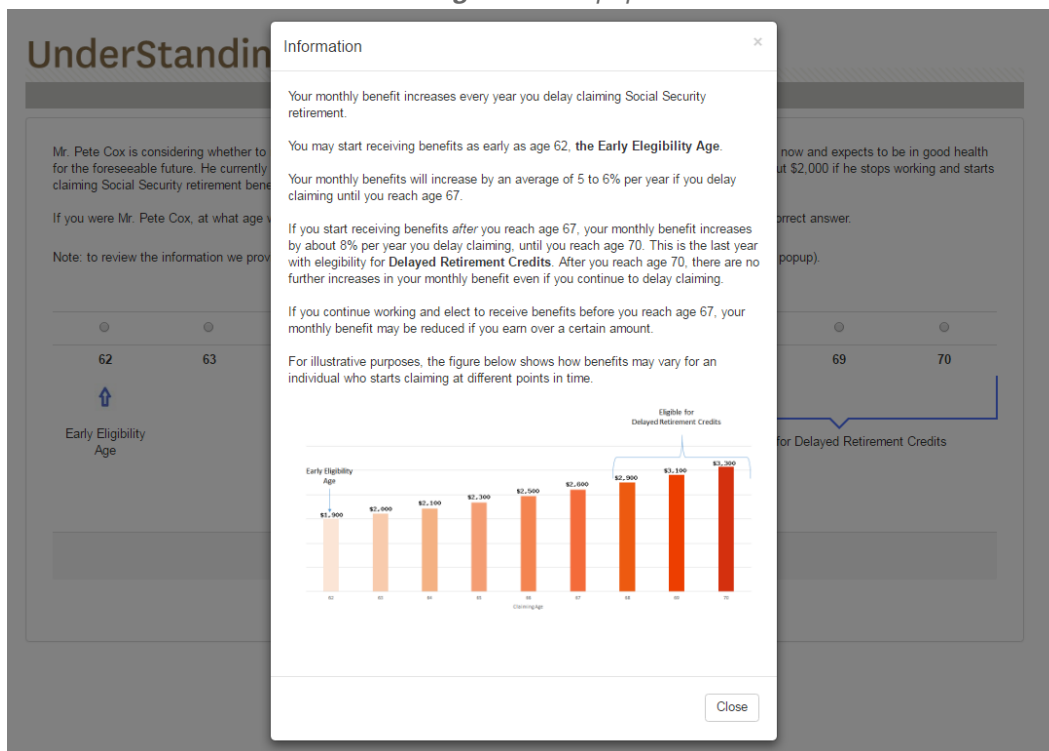


Figure 32: Popup



8.2.4 Treatment B - No period terms (randomizer_periodterms = 2), information treatment 2 (randomizer_information = 2)

Figure 33: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Early Eligibility Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the last year with eligibility for **Delayed Retirement Credits**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

Figure 34: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

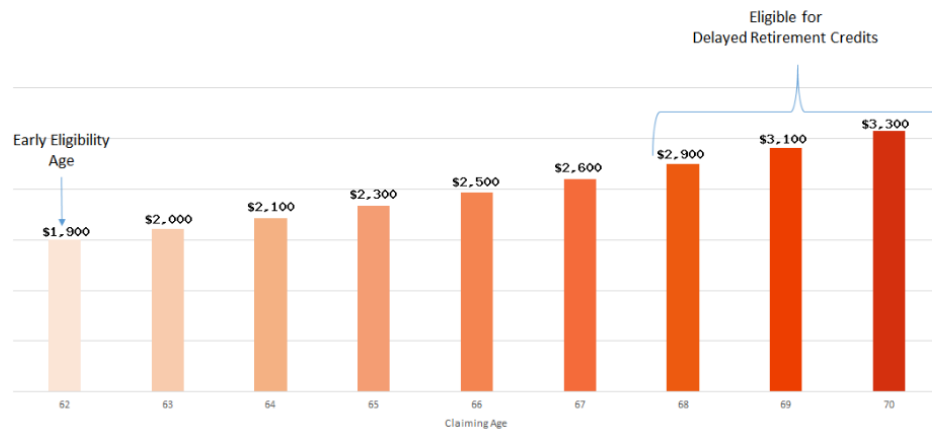


Figure 35: Vignette

UnderstandingAmericaStudy

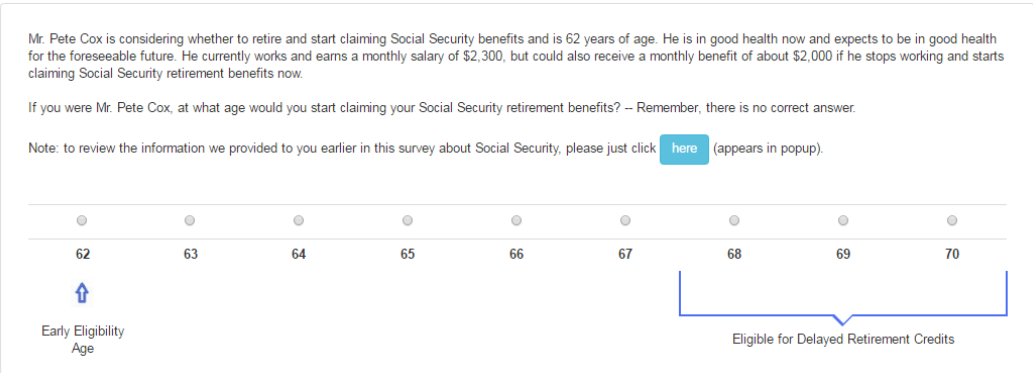
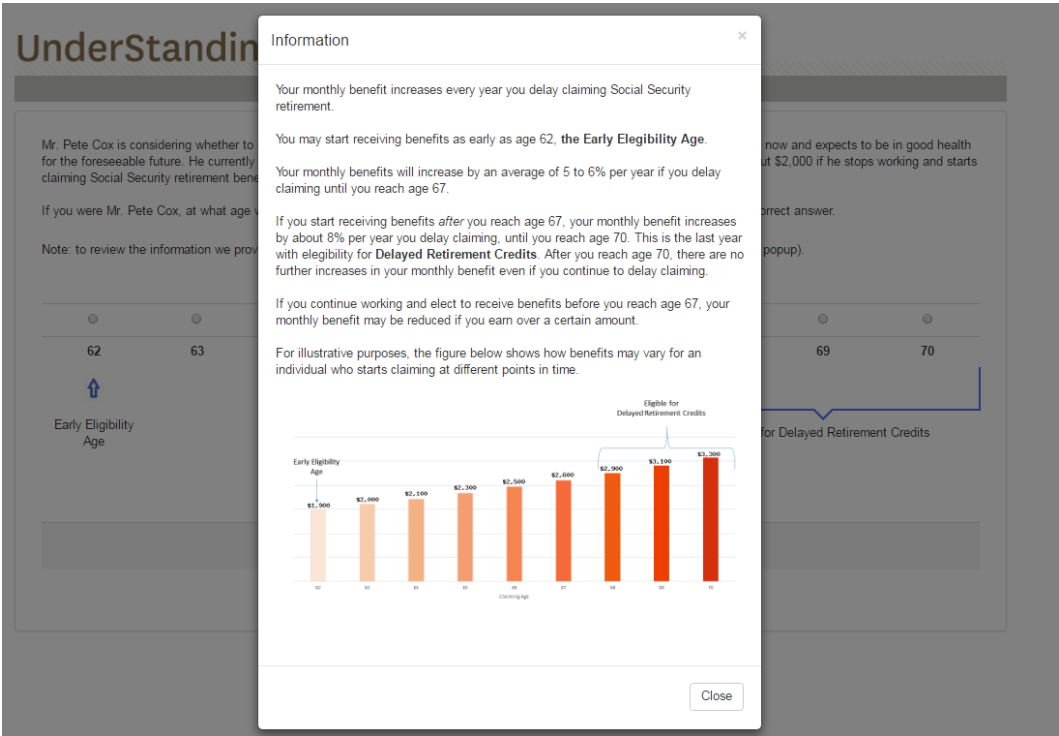


Figure 36: Popup



8.3 Treatment C (randomizer_treatment = 3)

8.3.1 Treatment C - Explicit period terms (randomizer_periodterms = 1), information treatment 1 (randomizer_information = 1)

Figure 37: Screen 1

UnderstandingAmericaStudy

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **Minimum Benefit Age** because if you claim at that age, your monthly payments will be the lowest to which you are entitled.

Your monthly benefits will be permanently reduced if you start them any time between age 62 and 67, your **Standard Benefit Age**. **This is the Reduced Benefit Period.** During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach your **Standard Benefit Age**, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach your **Standard Benefit Age**, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until your **Standard Benefit Age**, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after your **Standard Benefit Age**, your benefit will increase. The increase during this **Increased Benefit Period** is an average of 8% per year.

There is no additional benefit increase after you reach age 70, your **Maximum Benefit Age**, even if you continue to delay taking benefits.

Figure 38: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

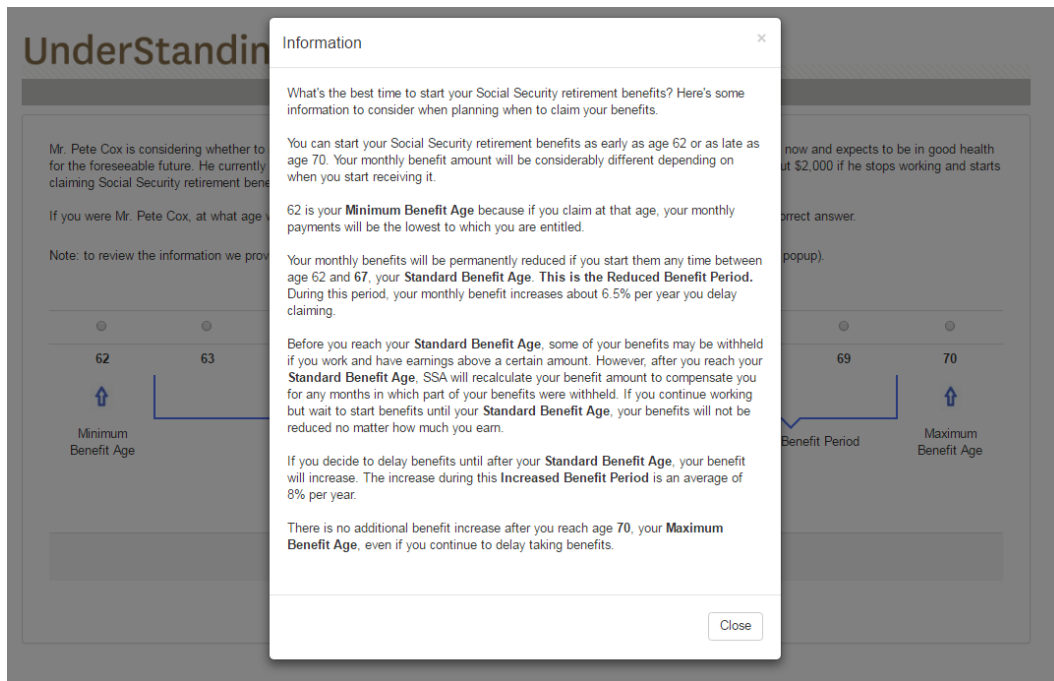
If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? -- Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

62 63 64 65 66 67 68 69 70

Minimum Benefit Age Reduced Benefit Period Standard Benefit Age Increased Benefit Period Maximum Benefit Age

Figure 39: Popup



8.3.2 Treatment C - No period terms (randomizer_periodterms = 2), information treatment 1 (randomizer_information = 1)

Figure 40: Screen 1

UnderStandingAmericaStudy

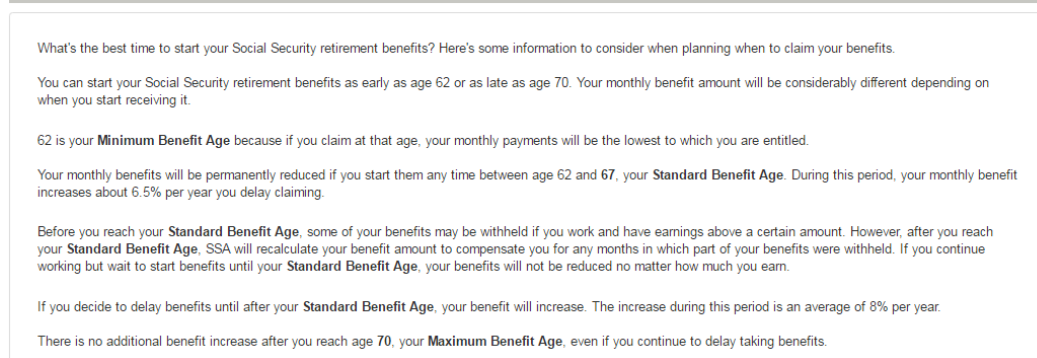


Figure 41: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? -- Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

62

↑

Minimum Benefit Age

63

64

65

66

67

↑

Standard Benefit Age

68

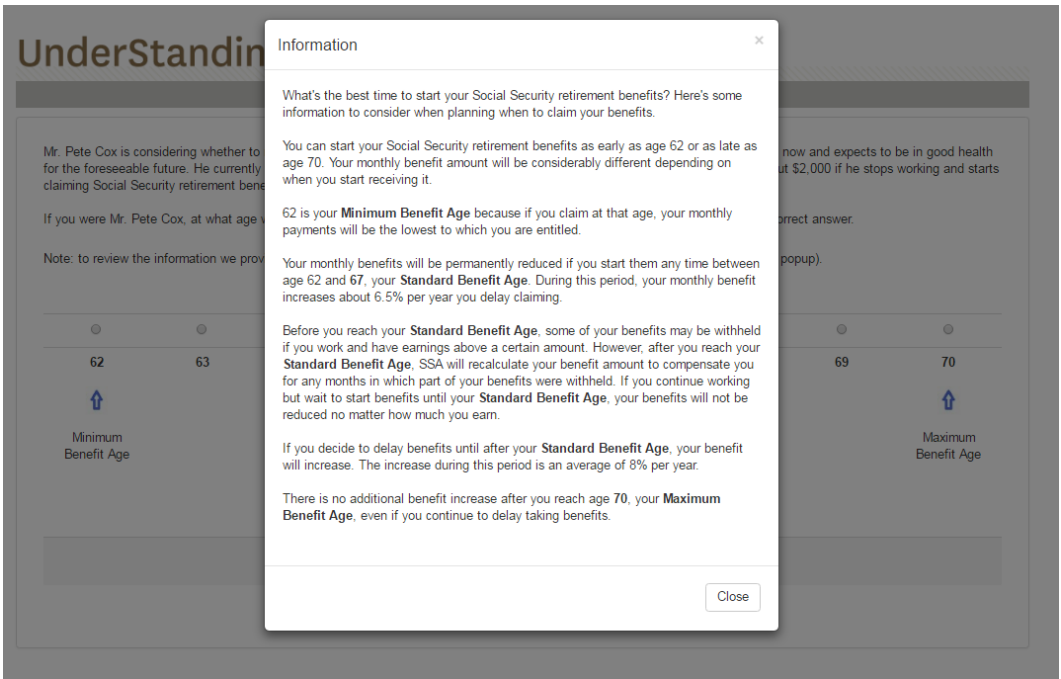
69

70

↑

Maximum Benefit Age

Figure 42: Popup



8.3.3 Treatment C - Explicit period terms (randomizer_periodterms = 1), information treatment 2 (randomizer_information = 2)

Figure 43: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Minimum Benefit Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67, your **Standard Benefit Age**.

If you start receiving benefits *after* you reach your **Standard Benefit Age**, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the **Maximum Benefit Age**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach your **Standard Benefit Age**, your monthly benefit may be reduced if you earn over a certain amount.

Figure 44: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.



Figure 45: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

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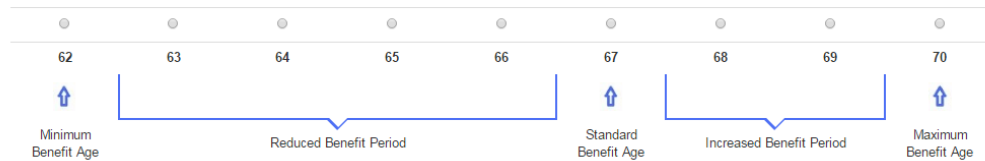
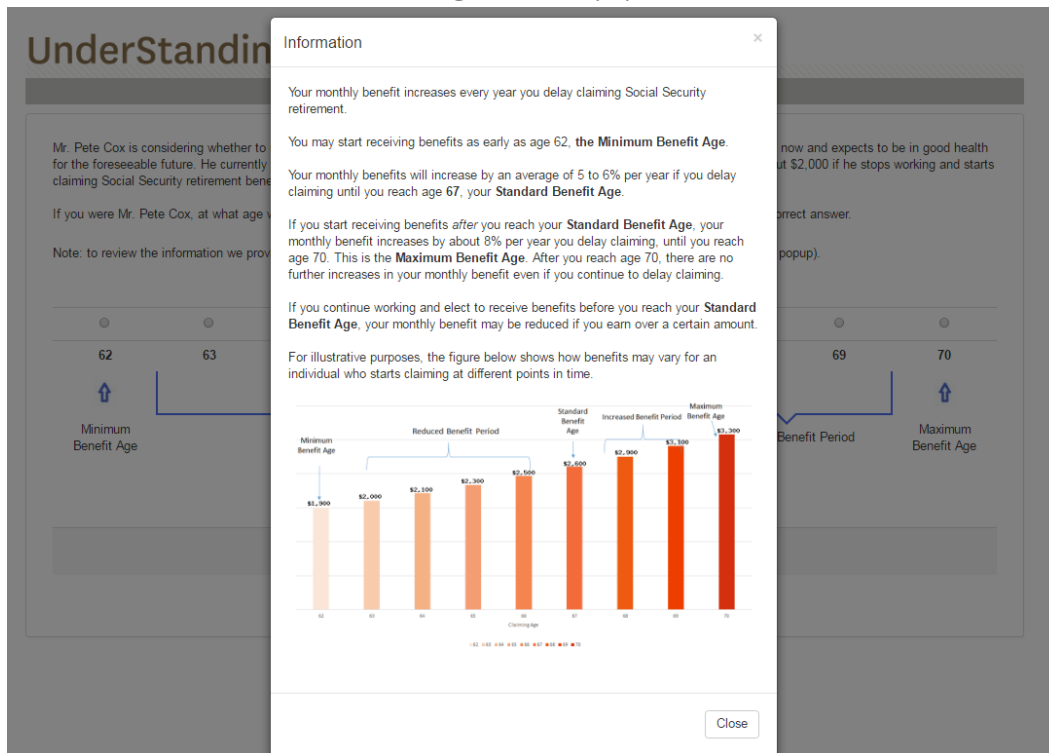


Figure 46: Popup



8.3.4 Treatment C - No period terms (randomizer_periodterms = 2), information treatment 2 (randomizer_information = 2)

Figure 47: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Minimum Benefit Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67, your **Standard Benefit Age**.

If you start receiving benefits *after* you reach your **Standard Benefit Age**, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the **Maximum Benefit Age**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach your **Standard Benefit Age**, your monthly benefit may be reduced if you earn over a certain amount.

Figure 48: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.



Figure 49: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

626364656667686970

↑

Minimum Benefit Age

↑

Standard Benefit Age

↑

Maximum Benefit Age

Figure 50: Popup

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

626364656667686970

↑

Minimum Benefit Age

↑

Standard Benefit Age

↑

Maximum Benefit Age

Information

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Minimum Benefit Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67, your **Standard Benefit Age**.

If you start receiving benefits after you reach your **Standard Benefit Age**, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the **Maximum Benefit Age**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach your **Standard Benefit Age**, your monthly benefit may be reduced if you earn over a certain amount.

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

Minimum Benefit Age

Standard Benefit Age

Maximum Benefit Age

Claiming Age	Monthly Benefit
62	\$1,900
63	\$2,000
64	\$2,100
65	\$2,200
66	\$2,300
67	\$2,400
68	\$2,500
69	\$2,600
70	\$3,300

Close

8.4 Treatment D (randomizer_treatment = 4)

8.4.1 Treatment D - Explicit period terms (randomizer_periodterms = 1), information treatment 1 (randomizer_information = 1)

Figure 51: Screen 1

UnderstandingAmericaStudy

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

You can start your Social Security retirement benefits as early as age 62 or as late as age 70. Your monthly benefit amount will be considerably different depending on when you start receiving it.

62 is your **Minimum Benefit Age** because if you claim at that age, your monthly payments will be the lowest to which you are entitled.

Your monthly benefits will be permanently reduced if you start them any time between age 62 and 67. During this period, your monthly benefit increases about 6.5% per year you delay claiming.

Before you reach age 67, some of your benefits may be withheld if you work and have earnings above a certain amount. However, after you reach age 67, SSA will recalculate your benefit amount to compensate you for any months in which part of your benefits were withheld. If you continue working but wait to start benefits until age 67, your benefits will not be reduced no matter how much you earn.

If you decide to delay benefits until after age 67, your benefit will increase. The increase during this period is an average of 8% per year.

There is no additional benefit increase after you reach age 70, your **Maximum Benefit Age**, even if you continue to delay taking benefits.

Figure 52: Vignette

UnderstandingAmericaStudy

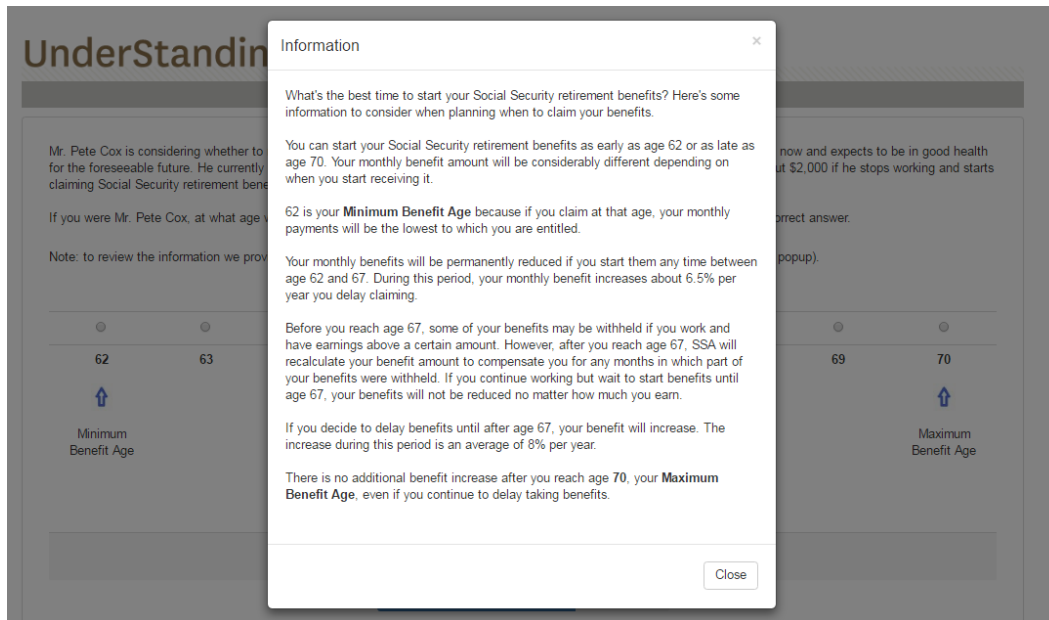
Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

62	63	64	65	66	67	68	69	70
↑								↑
Minimum Benefit Age								Maximum Benefit Age

Figure 53: Popup



8.4.2 Treatment D - No period terms (randomizer_periodterms = 1), information treatment 1 (randomizer_information = 1)

Figure 54: Screen 1

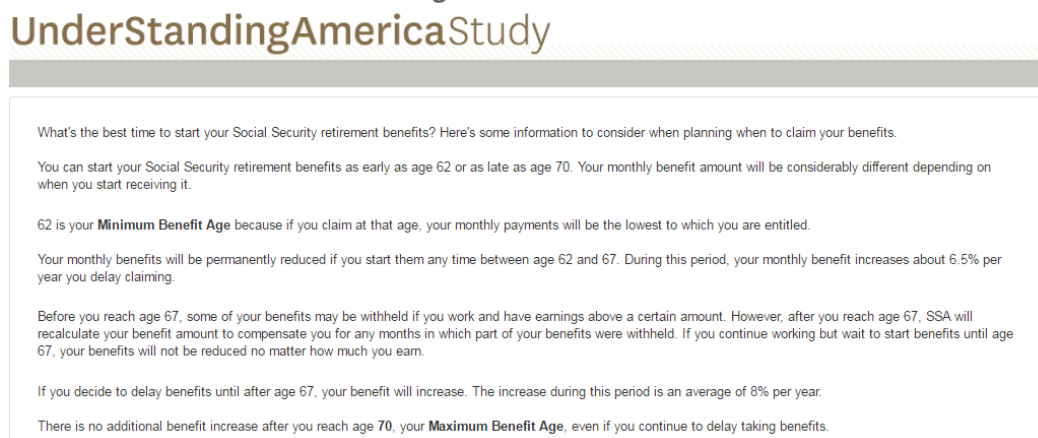


Figure 55: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

62

↑

Minimum Benefit Age

63

64

65

66

67

68

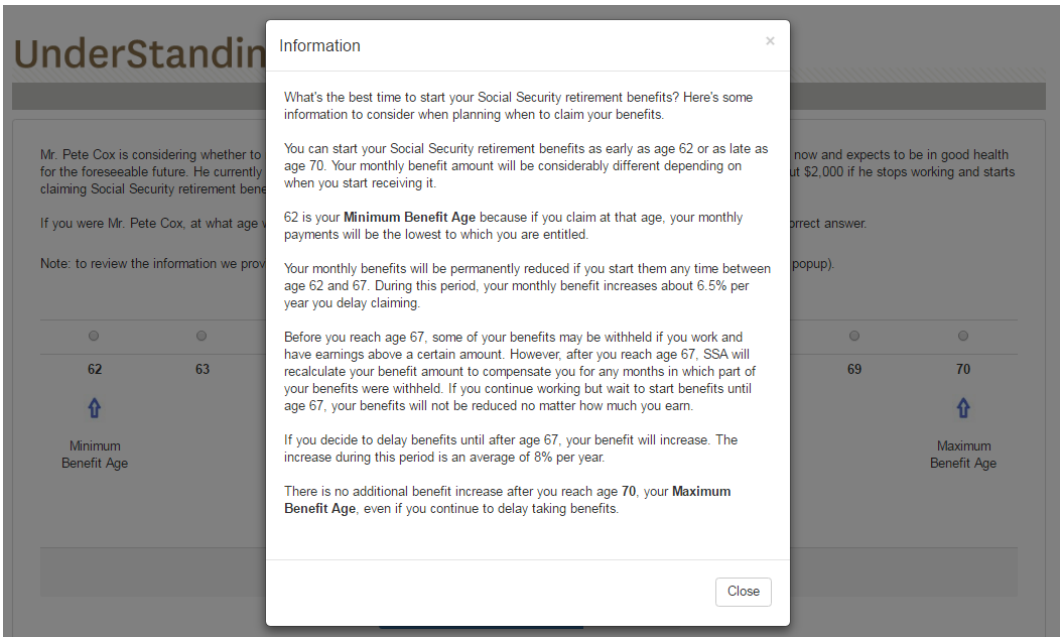
69

70

↑

Maximum Benefit Age

Figure 56: Popup



8.4.3 Treatment D - Explicit period terms (randomizer_periodterms = 1), information treatment 2 (randomizer_information = 2)

Figure 57: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Minimum Benefit Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the **Maximum Benefit Age**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

Figure 58: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

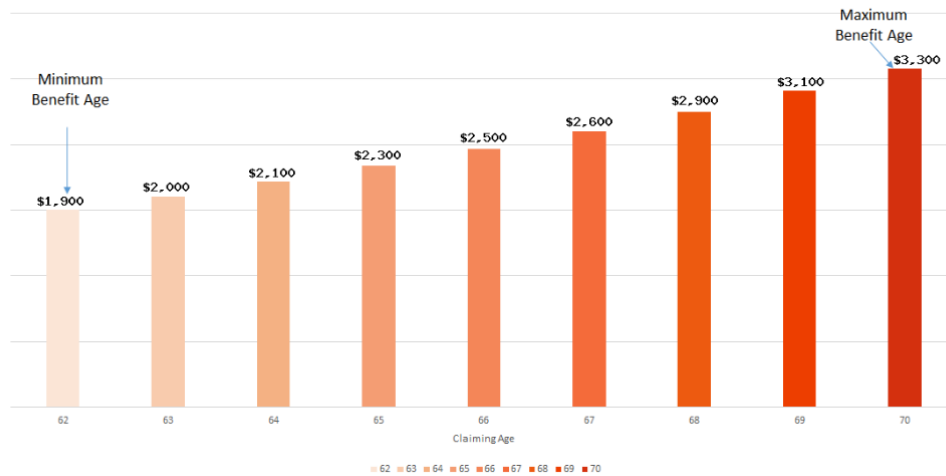


Figure 59: Vignette

UnderstandingAmericaStudy

Mr. Pete Cox is considering whether to retire and start claiming Social Security benefits and is 62 years of age. He is in good health now and expects to be in good health for the foreseeable future. He currently works and earns a monthly salary of \$2,300, but could also receive a monthly benefit of about \$2,000 if he stops working and starts claiming Social Security retirement benefits now.

If you were Mr. Pete Cox, at what age would you start claiming your Social Security retirement benefits? – Remember, there is no correct answer.

Note: to review the information we provided to you earlier in this survey about Social Security, please just click [here](#) (appears in popup).

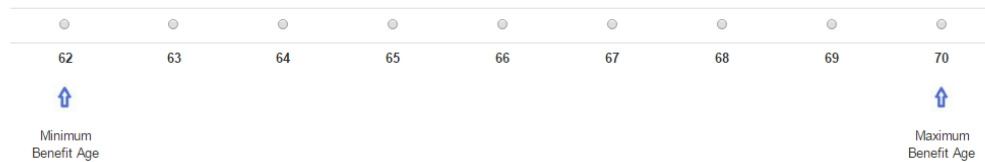
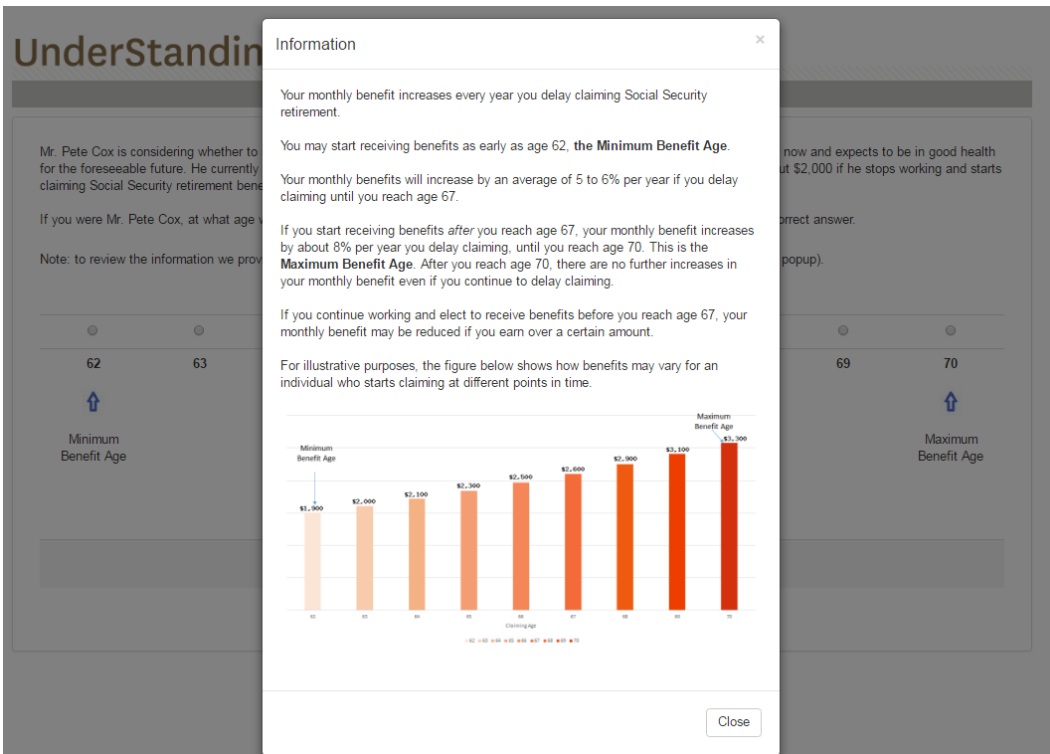


Figure 60: Popup



8.4.4 Treatment D - No period terms (randomizer_periodterms = 2), information treatment 2 (randomizer_information = 2)

Figure 61: Screen 1

UnderstandingAmericaStudy

Your monthly benefit increases every year you delay claiming Social Security retirement.

You may start receiving benefits as early as age 62, the **Minimum Benefit Age**.

Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach age 67.

If you start receiving benefits *after* you reach age 67, your monthly benefit increases by about 8% per year you delay claiming, until you reach age 70. This is the **Maximum Benefit Age**. After you reach age 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

If you continue working and elect to receive benefits before you reach age 67, your monthly benefit may be reduced if you earn over a certain amount.

Figure 62: Screen 2

UnderstandingAmericaStudy

For illustrative purposes, the figure below shows how benefits may vary for an individual who starts claiming at different points in time.

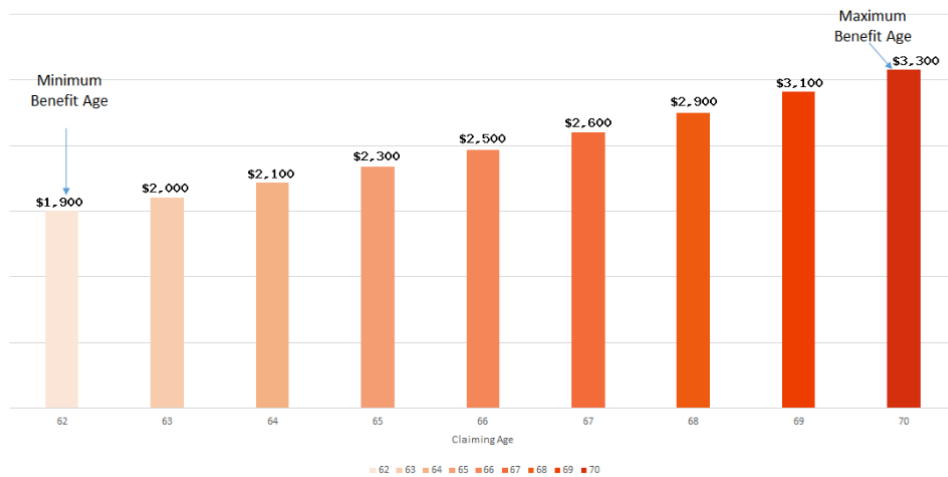


Figure 63: Vignette

UnderstandingAmericaStudy

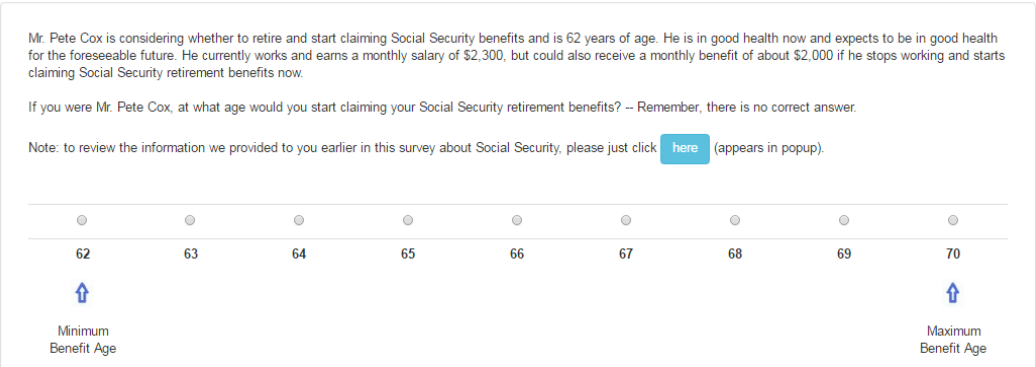
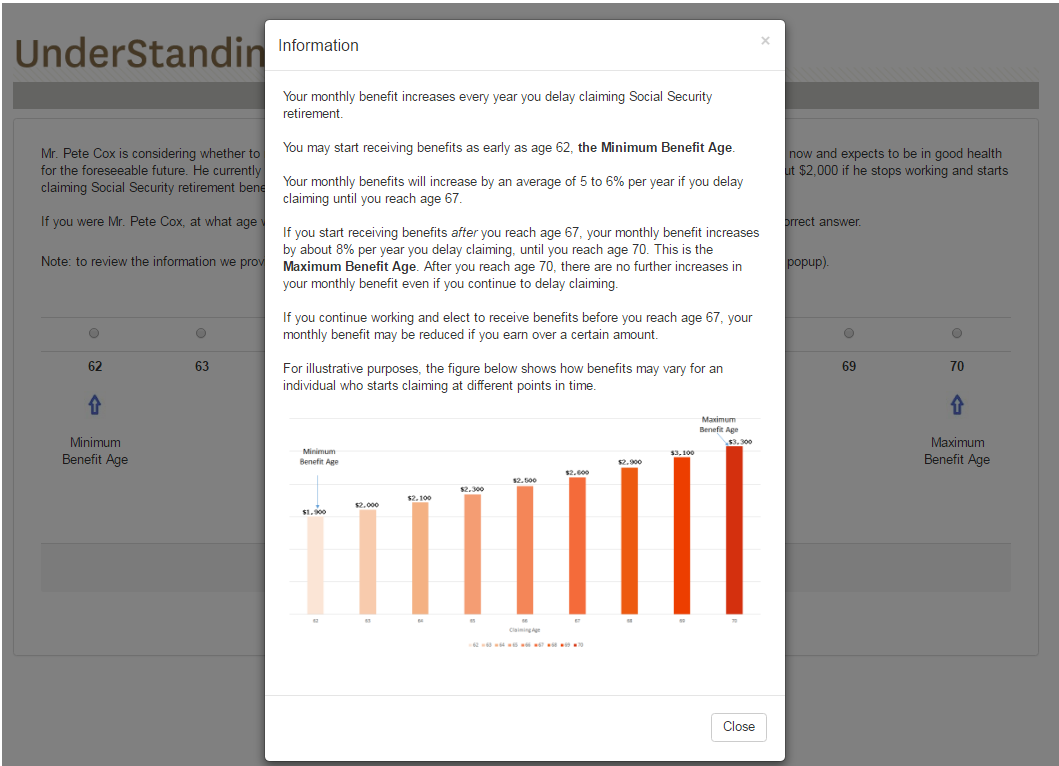


Figure 64: Popup



9 APPENDIX B - RETIREMENT BENEFITS

The figure below shows the benefit amounts used in the survey. If the current income of the respondent is unknown, an income between \$35,000 and \$45,000 is assumed. If the current age is unknown, an age of below 35 is assumed.

Figure 65: Benefit Amounts

		For respondents younger than 35								
By income group		62	63	64	65	66	67	68	69	70
x<35000	\$	900	\$ 1,000	\$ 1,100	\$ 1,100	\$ 1,200	\$ 1,300	\$ 1,400	\$ 1,500	\$ 1,700
35000<x<45000 Or Missing	\$	1,100	\$ 1,200	\$ 1,300	\$ 1,400	\$ 1,500	\$ 1,600	\$ 1,700	\$ 1,900	\$ 2,000
45000<x<55000	\$	1,300	\$ 1,400	\$ 1,500	\$ 1,600	\$ 1,700	\$ 1,900	\$ 2,000	\$ 2,200	\$ 2,300
55000<x<65000	\$	1,500	\$ 1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,500	\$ 2,700
65000<x<75000	\$	1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900
75000<x<85000	\$	1,700	\$ 1,800	\$ 1,900	\$ 2,100	\$ 2,300	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,100
85000<x<95000	\$	1,800	\$ 1,900	\$ 2,000	\$ 2,200	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,000	\$ 3,200
95000<x<105000	\$	1,900	\$ 2,000	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,100	\$ 3,400
105000<x<115000	\$	2,000	\$ 2,100	\$ 2,300	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,000	\$ 3,300	\$ 3,500
x>115000	\$	2,100	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,200	\$ 3,400	\$ 3,700
		For respondents 35, or older and younger than 50								
		62	63	64	65	66	67	68	69	70
x<35000	\$	900	\$ 1,000	\$ 1,000	\$ 1,100	\$ 1,200	\$ 1,300	\$ 1,400	\$ 1,500	\$ 1,600
35000<x<45000 Or Missing	\$	1,100	\$ 1,200	\$ 1,200	\$ 1,300	\$ 1,500	\$ 1,600	\$ 1,700	\$ 1,800	\$ 2,000
45000<x<55000	\$	1,300	\$ 1,400	\$ 1,500	\$ 1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,100	\$ 2,300
55000<x<65000	\$	1,500	\$ 1,600	\$ 1,700	\$ 1,800	\$ 1,900	\$ 2,100	\$ 2,200	\$ 2,400	\$ 2,600
65000<x<75000	\$	1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900
75000<x<85000	\$	1,700	\$ 1,800	\$ 1,900	\$ 2,100	\$ 2,200	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,000
85000<x<95000	\$	1,800	\$ 1,900	\$ 2,000	\$ 2,200	\$ 2,400	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,200
95000<x<105000	\$	1,900	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,500	\$ 2,600	\$ 2,900	\$ 3,100	\$ 3,300
105000<x<115000	\$	1,900	\$ 2,100	\$ 2,200	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,000	\$ 3,200	\$ 3,500
x>115000	\$	2,100	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,200	\$ 3,400	\$ 3,700
		For respondents 50 or older								
x<35000	\$	800	\$ 900	\$ 1,000	\$ 1,000	\$ 1,100	\$ 1,200	\$ 1,300	\$ 1,400	\$ 1,500
35000<x<45000 Or Missing	\$	1,000	\$ 1,100	\$ 1,200	\$ 1,200	\$ 1,300	\$ 1,400	\$ 1,600	\$ 1,700	\$ 1,800
45000<x<55000	\$	1,200	\$ 1,300	\$ 1,300	\$ 1,400	\$ 1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,100
55000<x<65000	\$	1,300	\$ 1,400	\$ 1,500	\$ 1,700	\$ 1,800	\$ 1,900	\$ 2,100	\$ 2,200	\$ 2,400
65000<x<75000	\$	1,500	\$ 1,600	\$ 1,700	\$ 1,900	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,500	\$ 2,700
75000<x<85000	\$	1,600	\$ 1,700	\$ 1,800	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900
85000<x<95000	\$	1,700	\$ 1,800	\$ 1,900	\$ 2,100	\$ 2,200	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,000
95000<x<105000	\$	1,800	\$ 1,900	\$ 2,000	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,200
105000<x<115000	\$	1,800	\$ 2,000	\$ 2,100	\$ 2,300	\$ 2,400	\$ 2,600	\$ 2,800	\$ 3,100	\$ 3,300
x>115000	\$	2,100	\$ 2,200	\$ 2,300	\$ 2,500	\$ 2,700	\$ 2,900	\$ 3,200	\$ 3,400	\$ 3,700