

UnderStandingAmericaStudy

UAS 16: WHAT DO PEOPLE KNOW ABOUT SOCIAL SECURITY



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Fielded May 21, 2015 - July 27, 2017

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1 INTRODUCTION

This UAS panel survey, titled "UAS16: What do People Know about Social Security" asks respondents questions that test their knowledge of retirement planning and the Social Security Administration. This survey is no longer in the field. Respondents were paid \$13 to complete the survey.

Note: data files for this survey were adjusted on January 29, 2019 to remove 2 unqualified respondents who were inadvertently included in the initial data files. Please contact uas-l@usc.edu with any questions.

1.1 Topics

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

1.2 Experiments

This survey did not include any experiments. 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 excluding the LA County sample.

As such, this survey was made available to 6289 UAS participants. Of those 6289 participants, 5372 completed the survey and are counted as respondents. Of those who are not counted as respondents, 16 started the survey without completing and 901 did not start the survey. The overall response rate was 85.42%.

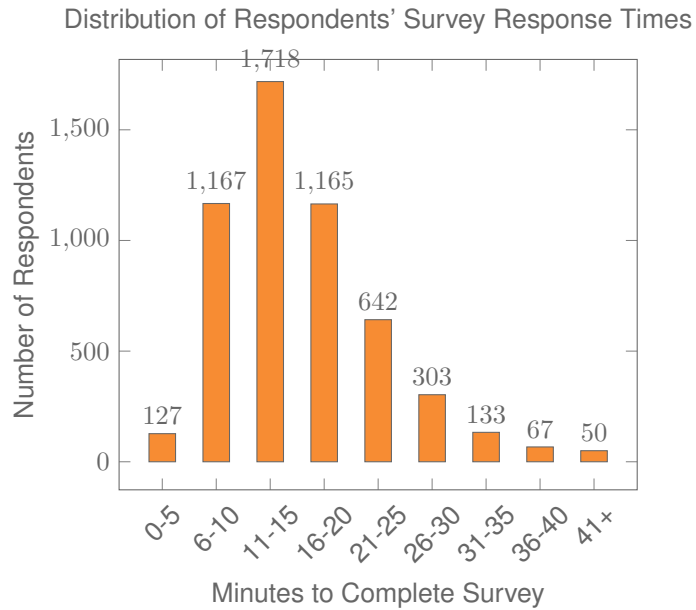
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS16 - Response Overview	
Size of selected sample	6289
Completed the survey	5372
Started but did not complete the survey	16
Did not start the survey	901
Response rate	85.42%

2.2 Timings

The survey took respondents an average of 16 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"¿cleaning processi/a¿`. 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 `jem¿uashhidj/em¿`. 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.
- **hhmembervnumber**: 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 'hhmembervnumber' 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

Start of section **SSAmod1**

intro (intro in section SSAmod1)

The following questions are mainly about how you plan for retirement.

IF maritalstatus = 1 OR maritalstatus = 2 THEN

| S4 := 1

ELSEIF maritalstatus = EMPTY THEN

| **S4** (R marital status in current interview in section SSAmod1)

| Are you married?

| 1 Yes

| 2 No

ELSE

| S4 := 2

END OF IF

S6a (replacement by social security in section SSAmod1)

Please choose which definition of Social Security retirement benefits best describes the main purpose of the program:

1 To get back the exact amount of Social Security benefits workers contribute after they retire.

2 To replace part of a worker's earnings from work.

3 To replace all of a worker's earnings from work.

S7a (currently receive Social Security benefits in section SSAmod1)

Do you currently receive Social Security benefits?

1 Yes

2 No

IF S4 = 1 AND S7a = 1 THEN

| **S7b** (spouse currently receive Social Security benefits in section SSAmod1)

| Does your spouse currently receive Social Security benefits?

| 1 Yes

| 2 No

END OF IF

S8a (current employment status in section SSAmod1)

Which of the following best describes your employment status? Are you currently...?

1 Employed full-time

2 Employed part-time

- 3 Not currently employed, but looking for work
- 4 Not currently employed, and not looking for work
- 5 Not currently employed due to disability
- 6 Retired

IF S8a = 6 THEN

S8c (retired work status in section SSAMod1)

You mentioned that you are retired, but are you...?

- 1 Not working at all
- 2 Working part-time
- 3 Working full-time

END OF IF

IF S4 = 1 THEN

S8b (spouse employment status in section SSAMod1)

Which of the following best describes your spouse's employment status? Is your spouse currently...?

- 1 Employed full-time
- 2 Employed part-time
- 3 Not currently employed, but looking for work
- 4 Not currently employed, and not looking for work
- 5 Not currently employed due to disability
- 6 Retired

IF S8b = 6 THEN

S9c (spouse retired work status in section SSAMod1)

You mentioned that your spouse is retired, but is he or she...?

- 1 Not working at all
- 2 Working part-time
- 3 Working full-time

END OF IF

IF S8b = 6 AND S8a = 6 THEN

/ Note that question S11 was accidentally administered with the text "DELETE?" preceding the actual question text shown below. */*

S11 (you or spouse whose annual earnings higher in section SSAMod1)

Between you and your spouse, on average whose annual earnings would you say were higher?

- 1 Myself
- 2 My spouse
- 3 Both earn about the same
- 4 Varies

END OF IF

END OF IF

Q1 (how well prepared financially for retirement in section SSAMod1)

Now we have a few questions about preparing for retirement.

How well prepared financially are you for retirement? Please give yourself a grade from A to D, where A means you are very well prepared and D means not prepared at all.

- 1 A - very well prepared
- 2 B - somewhat well-prepared
- 3 C - not too prepared
- 4 D - not prepared at all

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q2_intro (how knowledgeable about financial issues intro in section SSAMod1)

How knowledgeable do you feel about the following financial issues? Do you feel very knowledgeable, somewhat knowledgeable, not too knowledgeable or not at all knowledgeable when it comes to...?

SUBGROUP OF QUESTIONS

Q2a (How inflation will affect your retirement in section SSAMod1)

How inflation will affect your retirement

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

Q2b (How much you will need to have saved to retire comfortably in section SSAMod1)

How much you will need to have saved to retire comfortably

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

Q2c (How the Social Security system works in section SSAMod1)

How the Social Security system works

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

Q2d (How long you might live in retirement in section SSAMod1)

How long you might live in retirement

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

Q2e (How to invest your retirement money in section SSAm0d1)

How to invest your retirement money

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

Q2f (How to manage your spending in retirement in section SSAm0d1)

How to manage your spending in retirement

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

END OF SUBGROUP

END OF GROUP

Q3 (what you believe Social Security should provide to Americans like you during retirement in section SSAm0d1)

Please tell us which one of the following statements comes closest to what you believe Social Security should provide to Americans like you during retirement. Do you think it should provide...?

- 1 Less than you need for the basic necessities of life
- 2 About what you need for the basic necessities of life
- 3 More than you need for the basic necessities of life, but not enough to maintain your pre-retirement standard of living
- 4 At least enough to maintain your pre-retirement standard of living

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q4_intro (aspects intro in section SSAmo1)

Below is a list of aspects of the Social Security system. 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

Q4a (How Social Security retirement benefits are calculated in section SSAmo1)

How Social Security retirement benefits are calculated

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

Q4b (The eligibility age for full Social Security retirement benefits in section SSAmo1)

The eligibility age for full Social Security retirement benefits

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

Q4c (how SS benefits are affected if work and claim in section SSAmo1)

How your Social Security benefits are affected if you work at the same time that you receive benefits

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

Q4d (How much your monthly Social Security retirement benefits will be in section SSAmo1)

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

Q4e (How your benefits change if you claim Social Security benefits sooner or later in section SSAmo1)

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

END OF GROUP

IF S4 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q4_sp_intro (aspects intro in section SSAm0d1)

Below is another list of aspects of the Social Security system. 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

Q4spa (How much your spouse's monthly Social Security retirement benefits will be in section SSAm0d1)

How much your spouse's monthly Social Security retirement benefits will be

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

Q4spb (How your decision about when to claim Social Security retirement benefits can affect your spousal benefits in section SSAm0d1)

How your decision about when to claim Social Security retirement benefits can affect your spousal benefits

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

Q4spc (How your spouse's decision about when to claim Social Security benefits may affect your benefits in section SSAm0d1)

How your spouse's decision about when to claim Social Security benefits may affect your benefits

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

END OF SUBGROUP

END OF GROUP

END OF IF

Q5 (How confident are you that the Social Security system will be able to pay your promised benefits in the future? in section SSAMod1)

How confident are you that the Social Security system will be able to pay your promised benefits in the future?

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

IF S7a = 2 THEN

Q6a (How confident are you that Social Security retirement benefits will be there for you when you retire? in section SSAMod1)

How confident are you that Social Security retirement benefits will be there for you when you retire?

- 1 Very confident
- 2 Somewhat confident
- 3 Only a little confident
- 4 Not at all confident
- 5 Don't know

END OF IF

IF age < 80 THEN

Q6b (percent chance live to 90 in section SSAMod1)

What do you think is the percent chance that you will live to age 90? Your best guess is okay.

PERCENT SLIDER

END OF IF

IF S7a = 1 THEN

Q7b (retirement benefits you are currently receiving from Social Security in section SSAMod1)

Are your current Social Security benefits enough for a good standard of living? Please rate these benefits on a 1 to 5 scale, where "1" means much less than enough and "5" means much more than enough.

- 1 Much less than enough
- 2 Somewhat less than enough
- 3 Just about enough
- 4 More than enough
- 5 Much more than enough

ELSE

Q7a (Do you expect your future Social Security benefits to be enough to ensure a good standard of living in retirement? in section SSAMod1)

Do you expect your future Social Security benefits to be enough to ensure a good standard of living in retirement? Please rate your expected benefits on a 1 to 5 scale, where "1" means very much less than enough and "5" means very much more than enough".

- 1 Much less than enough
- 2 Somewhat less than enough
- 3 Just about enough
- 4 More than enough
- 5 Much more than enough
- 6 Don't know

END OF IF

IF Q7b = 1 OR Q7b = 2 OR Q7a = 1 OR Q7a = 2 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q8 (steps in section SSAmo1)

Have you taken steps to ensure a good standard of living during your retirement? Please check all that apply.

- 1 Contribute to a 401(k) or defined contribution plan, IRA or other retirement account
- 2 Have other savings and investments: for instance personal savings, mutual funds, rental property, stocks, annuities.
- 3 Applied for disability benefits
- 4 Spend less and/or downsize
- 5 Sought a higher-earning job
- 6 Plan to work in retirement
- 7 Other, please specify
- 8 None, I have not taken any steps

Q8_other (steps other in section SSAmo1)

STRING

END OF GROUP

END OF IF

literacy_intro (literacy intro in section SSAmo1)

Please answer the next set of questions to the best of your ability. If you are unsure, please just give us your best guess.

Q9 (how a worker's Social Security benefits are calculated in section SSAmo1)

Which of the following best describes how a worker's Social Security benefits are calculated?

- 1 They are based on how long you work as well as your pay during the last five years that you are employed
- 2 They are based on the average of the highest 35 years of your earnings
- 3 They are based on how much Social Security taxes you paid
- 4 They are based on your income tax bracket when you claim benefits

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q10_intro (true/false statements intro in section SSAMod1)

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

Q10a (benefits if their spouse qualifies for Soci in section SSAMod1)

Someone who has never worked for pay may still be able to claim benefits if one's spouse qualifies for Social Security.

- 1 True
- 2 False

Q10b (Social Security benefits are not affected by the age at which someone starts claiming. in section SSAMod1)

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

- 1 True
- 2 False

Q10c (Social Security benefits are adjusted for inflation. in section SSAMod1)

Social Security benefits are adjusted for inflation.

- 1 True
- 2 False

Q10d (Social Security benefits have to be claimed as soon as someone retires. in section SSAMod1)

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

- 1 True
- 2 False

Q10e (Retired people who continue to earn income from working or investments may have to pay tax on their Social Security benefits. in section SSAMod1)

Retired people who continue to earn income from working or investments may have to pay tax on their Social Security benefits.

- 1 True
- 2 False

Q10f (Social Security is paid for by a tax placed on both workers and employers. in section SSAMod1)

Social Security is paid for by a tax placed on both workers and employers.

- 1 True
- 2 False

Q10g (Workers who pay Social Security taxes are entitled to Social Security disability benefits if they become disabled and are no longer able to work in section SSAm0d1)

Workers who pay Social Security taxes are entitled to Social Security disability benefits if they become disabled and are no longer able to work

- 1 True
- 2 False

Q10h (If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits in section SSAm0d1)

If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits

- 1 True
- 2 False

Q10i (If a worker who pays Social Security taxes dies, his/her spouse may claim Social Security survivor benefits only if they have children in section SSAm0d1)

If a worker who pays Social Security taxes dies, his/her spouse may claim Social Security survivor benefits only if they have children

- 1 True
- 2 False

END OF SUBGROUP

END OF GROUP

Q11 (true false confidence in section SSAm0d1)

In general, how confident are you that the responses you just gave to these true or false questions are correct?

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

Q12 (automatically deducted in section SSAm0d1)

For people aged 65 and older, which of the following will be automatically deducted from their monthly Social Security benefits?

- 1 Medicare Part B premium
- 2 Premium for Medigap policies
- 3 Income taxes
- 4 Don't know

/* Note that Q13 was not administered to a few respondents who completed UAS 16. For these people Q13 will have a value of ".a" in the data set and an end_date that is not equal to ".c".*/

Q13 (disabled benefits in section SSAMod1)

If you were to become disabled and unable to work, about how much money per month do you think you would receive in Social Security disability benefits? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

NP_01 (Early Eligibility Age in section Naming)

One of the terms used by Social Security is Early Eligibility Age, or EEA. To the best of your knowledge, what is your personal earliest eligibility age for claiming Social Security retirement benefits?

SLIDER

NP_02 (FRA in section Naming)

Another term used by Social Security is Full Retirement Age, or FRA. To the best of your knowledge, what is your personal Full Retirement Age?

SLIDER

NP_03 (work retirement age in section Naming)

Based on Social Security guidelines, what is the relationship between the age at which you stop working and the age at which you can begin claiming benefits?

- 1 Both occur at the same age
- 2 The age at which you stop working should be first
- 3 The Social Security claiming age should be first
- 4 Any of these combinations are acceptable
- 5 Don't know

NP_04 (testing understanding of DRC definition in section Naming)

One of the factors that can affect your monthly benefits are the so-called Delayed Retirement Credits (DRCs). Which one of the following statements is correct? Your best guess is okay.

- 1 The Delayed Retirement Credits are a bonus on Social Security benefits for people who have worked for at least 40 years.
- 2 The Delayed Retirement Credits indicate by what percentage monthly benefits increase if one waits until after FRA to claim benefits.
- 3 The Delayed Retirement Credits are an increase in benefits that comes from earning income by working after age 62.
- 4 Don't know.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

NP_05 (what age first eligible for delayed retirement credits in section Naming)
When are/were you first eligible to claim delayed retirement credits (DRC) from the Social Security program? Your best guess is okay.

- 1 EEA
- 2 FRA
- 3 Don't know
- 4 OR years old

NP_05_age (what age first eligible for delayed retirement credits in section Naming)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

NP_06 (test understanding of DRC maximize credits in section Naming)
At what age would you/did you stop earning additional delayed retirement credits (DRC) even if you continued to wait to claim benefits?

- 1 EEA
- 2 FRA
- 3 OR at age
- 4 Don't know

NP_06_age (test understanding of DRC maximize credits in section Naming)

END OF GROUP

IF S8c = 1 THEN

/* Then statement intentionally left blank */

ELSE

Fill code of question FLQ17 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q17 (age retire in section SSAMod1)

At what age (do you plan to/did you) fully retire? 1 years old

- 6 Don't work/Stay at home/ Not applicable
- 7 Never, I plan to work as long as possible
- 8 Don't know

Q17_age (age retire in section SSAMod1)

RANGE 0..120

END OF GROUP

END OF IF

IF S4 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q18b (age spouse retire in section SSAMod1)

To the best of your knowledge, at what age does your spouse plan to retire?

1 years old

6 Doesn't work/Stay at home/ Not applicable

7 Never, plans to work as long as possible

8 Don't know

Q18_age (age spouse retire in section SSAMod1)

RANGE 0..120

END OF GROUP

END OF IF

IF S7a != 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q19a (what age claim SS retirement benefits in section SSAMod1)

At what age do you plan to claim your Social Security retirement benefits?

1 at years old

6 Not eligible

7 Never

8 Don't know

Q19_age (age claim SS in section SSAMod1)

RANGE 0..120

END OF GROUP

ELSE

Q19b (age claim SS retirement benefits in section SSAMod1)

At what age did you claim your Social Security retirement benefits?

RANGE 0..120

END OF IF

IF S4 = 1 THEN

IF S7b != 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q19c (age spouse plan claim SS retirement benefits in section SSAmo1)

At what age does your spouse plan to claim his or her Social Security retirement benefits?

- 1 at years old
- 6 Not eligible
- 7 Never
- 8 Don't know

Q19c_age (age spouse claim SS in section SSAmo1)

RANGE 0..120

END OF GROUP

ELSE

Q19d (age spouse claim SS retirement benefits in section SSAmo1)

At what age did your spouse claim his or her Social Security retirement benefits?

RANGE 0..120

END OF IF

END OF IF

IF S7a != 1 AND Q19_age >= 62 AND Q19_age

Q20a (money per month in section SSAmo1)

When you claim your Social Security benefits at age (age claim SS()), about how much money in total do you think you will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

IF Q20a = EMPTY THEN

Q20a_followup (money per month brackets in section SSAmo1)

When you claim your Social Security benefits at age (age claim SS()), about how much money in total do you think you will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

END OF IF

END OF IF

IF S7a != 1 THEN

Q21a (waited two more years money per month in section SSAmo1)

If you waited two more years before you claimed your Social Security benefits, about how

much money in total do you think you would receive per month? Your best guess is okay.

1 \$0, no additional benefit

2 \$1 to \$499

3 \$500 to \$999

4 \$1,000 to \$1,499

5 \$1,500 to \$1,999

6 \$2,000 or more

IF Q21a = EMPTY THEN

Q21a_followup (a waited two more years money per month brackets in section SSAm0d1)

If you waited two more years before you claimed your Social Security benefits, about how much money in total do you think you would receive per month? Your best guess is okay.

1 Less than \$500

2 \$500 to \$999

3 \$1,000 to \$1,499

4 \$1,500 to \$1,999

5 \$2,000 or more

END OF IF

END OF IF

IF S4 = 1 AND S7b != 1 AND Q19c_age >= 62 AND Q19c_age

Q22a (spouse money per month in section SSAmo1)

When your spouse claims his or her Social Security benefits at age (age spouse claim SS()), about how much money do you think he or she will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

IF Q22a = EMPTY THEN

Q22a_followup (spouse money per month brackets in section SSAmo1)

If you had to estimate, would the amount your spouse expects to receive per month be above or below \$1,000?

- 1 Less than \$500
- 2 \$500 to less than \$1,000
- 3 \$1,000 to less than \$2,000
- 4 \$2,000 or more

END OF IF

END OF IF

IF S7a = 2 AND Q19_age < 70 THEN

Q22d (draw other savings if not receiving benefits until age 70 in section SSAmo1)

If you were for any reason not able to receive Social Security benefits until age 70, do you think you would be able to draw on other savings or income to maintain a reasonable standard of living until then?

- 1 Yes
- 2 No
- 3 Not sure / Don't know

END OF IF

End of section **SSAmo1**

Start of section **SSAmo2**

IF S7a = 1 OR (S7a = 2 AND S6a = 1) THEN

Q29 (ever visited the Social Security website in section SSAmo2)

Have you ever visited the Social Security website?

- 1 Yes
- 2 No

IF Q29 = 1 THEN

Q29_calc (ever used the Retirement Estimator calculator on Social Security website in section SSAMod2)

Have you ever used the Retirement Estimator calculator on the Social Security website?

- 1 Yes
- 2 No

IF Q29_calc = 1 THEN

Q29_calc_why (calculator main reason used in section SSAMod2)

You checked that you used the Retirement Estimator calculator on the Social Security website.

What were you using it for? Check all that apply.

- 1 To estimate the amount of my benefits
- 2 To find out when I am eligible
- 3 To learn how benefits are calculated
- 5 To verify my records
- 6 Other

Q29_acct (ever created a my Social Security account in section SSAMod2)

Have you ever created a "my Social Security" account?

- 1 Yes
- 2 No

Q29b (calculator how much receive in section SSAMod2)

When you used the calculator, were you able to compute how much you would receive in retirement benefits per month from Social Security?

- 1 Yes
- 2 No

Q29c (calculator benefits in section SSAMod2)

When you used the calculator, were the calculated benefits...

- 1 Less than expected
- 2 About what was expected
- 3 More than expected

Q29d (calculator affect age in section SSAMod2)

How did using the Social Security calculator affect your plans? Did you...?

- 1 Decide to claim earlier than planned
- 2 Keep plans the same
- 3 Decide to claim later than planned

Q29e (Use of calculator in section SSAMod2)

How did you find the experience of using the Social Security calculator? Did you find it...

- 1 Helpful and easy to use
- 2 Helpful but difficult to use
- 3 Not helpful but easy to use
- 4 Not helpful and not easy to use

END OF IF

END OF IF

Q30_intro (ever received Social Security statement in the mail in section SSAMod2)
Have you ever received a Social Security statement through the mail or online through your "my Social Security" account?

- 1 Yes
- 2 No

IF Q30_intro = 1 THEN

Q30 (statement how carefully read in section SSAMod2)
Thinking about the statement you received from Social Security, how carefully did you read it?

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

sm_02 (statement action in section Statement)
Social Security would like your help in determining which parts of the *Statement* were useful to people who read it. Which of the following parts of the *Statement* do you recall reading? Select all that apply.

- 1 Message about future of Social Security
- 2 My projected benefit amounts
- 3 Record of my yearly earnings
- 4 Amount of Social Security taxes paid
- 5 General information about Social Security benefits and products
- 6 Information about Social Security's website

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

sm_03 (statement action intro in section Statement)
Have you already taken or are you likely to take any of the following actions as a result of receiving the *Statement*? (Please choose Yes or No for each question)

SUBGROUP OF QUESTIONS

sm_03.a (keep statement in section Statement)
Keep the Statement with important papers

- 1 Yes

2 No

sm.03_b (increase savings in section Statement)

Increase your personal savings

1 Yes

2 No

sm.03_c (change future financial plans in section Statement)

Change your financial plans for the future

1 Yes

2 No

sm.03_d (contact financial advisor in section Statement)

Contact a financial advisor

1 Yes

2 No

sm.03_e (contact SSA in section Statement)

Contact the Social Security Administration

1 Yes

2 No

sm.03_f (changed intended claiming age in section Statement)

Changed your intended claiming age

1 Yes

2 No

END OF SUBGROUP

END OF GROUP

Q31 (statement helpful in section SSAm02)

How helpful was the statement in helping you understand more about Social Security and your benefits?

1 Very helpful

2 Somewhat helpful

3 Not too helpful

4 Not at all helpful

Q32 (statement insert in section SSAm02)

Was there a one-page insert included in your paper statement or made available as an additional link on "my Social Security"?

1 Yes

2 No

3 Don't know/Don't remember

IF Q32 = 1 THEN

Q32b (insert informative in section SSAMod2)

How informative was the one-page insert in helping you understand more about Social Security and your benefits?

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

END OF IF

END OF IF

Q33 (how prefer to receive statement in section SSAMod2)

Periodically, the Social Security Administration sends a statement to everyone who will be eligible to receive benefits. How would you prefer to receive such a Statement?

- 1 By paper mail
- 2 Through the internet or email
- 3 Both
- 4 No preference

Q34 (apply for SS benefits prefer in section SSAMod2)

When considering applying for Social Security benefits, which method is preferred...?

- 1 Going to a Social Security office to claim benefits
- 2 Claiming online on the Social Security website
- 3 Filing a claim in another way, such as by mail
- 4 No preference, all of the above

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

Q35_2.intro (information and worksheets intro in section SSAMod2) Listed below are some ways the Social Security Administration could provide information to working Americans. Please indicate how helpful each of the following would be to you: (very helpful, somewhat helpful, not too helpful, not helpful at all)

SUBGROUP OF QUESTIONS

Q35_2a (Provide written advice and materials in section SSAMod2)

Provide written advice and materials (via the website or mailed directly) on how to plan for retirement

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

Q35_2c (Develop webinars or online videos in section SSAmo2)

Develop webinars or online videos about how to plan for retirement or apply for Social Security benefits

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

Q35_2d (Provide worksheets on the website or via mail in section SSAmo2)

Provide worksheets online or by mail to people when they turn age 60 to help them figure out how much they need to be able to afford to stop working or earn less money

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

Q35_2e (Provide more information about solvency of the Social Security system in section SSAmo2)

Provide more information about the financial solvency of the Social Security system and the amount of money in the Social Security trust fund

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

Q35_2f (Deducted for Medicare premiums in section SSAmo2)

Provide information via the website or statements about how much people can expect to be deducted from their Social Security retirement benefit in order to pay for Medicare premiums

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

Q35_2g (Provide a calculator and worksheet for taxes in section SSAmo2)

Provide a calculator on the Social Security website to help people estimate how much in taxes will be owed on their benefits after they start claiming, based on their expected assets and earnings at the time

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

Q35_2h (Develop public service announcements on planning in section SSAmo2)

Provide public service announcements for television or radio on retirement planning issues

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

END OF SUBGROUP

END OF GROUP

END OF IF

End of section **SSAmod2**

Start of section **Health**

D1 (health in section Health)

Would you describe your health as...

- 1 Excellent
- 2 Very good
- 3 Good
- 4 Fair
- 5 Poor

D2 (breaks in employment in section Health)

Between when you first started working and now (or the date you retired), were there any significant breaks in your employment where you did not work for pay? If so, about how many years did you not work for pay (a rough estimate is okay)

- 1 None
- 2 1-2
- 3 3-5
- 4 6-9
- 5 10 or more

BG002 (currently covered by health insurance in section Health)

The next questions are about health insurance. Please include any kind of health insurance as well as government programs like Medicare and Medicaid that provide medical care or help pay medical bills.

Are you currently covered by any kind of health insurance or some other kind of health-care plan?

- 1 Yes
- 2 No

IF BG002 = 1 THEN

FLMedicaidState := getMediState(statereside)
FLExchangeState := getExchangeState(statereside)

Fill code of question FLBG003_1 executed

Fill code of question FLBG003_2 executed

BG003 (current health insurance in section Health)

Which of the following best describes your current health insurance or healthcare coverage?

Please check all that apply.

- 1 Insurance through my or my spouse's/partner's employer/union
- 2 Insurance through my parent's employer or union
- 3 Retiree Insurance through my or my spouse's/partner's former employer/union
- 4 Self-pay insurance or private health insurance (not through employer or government)
- 5 Insurance purchased through your state's or the federal health insurance exchange or marketplace such as healthcare.gov (or)
- 6 Medicare
- 7 Medi-Gap
- 8 Medicaid ((also known as /))
- 9 Military health care (TRICARE/VA/CHAMP-VA)
- 10 State-sponsored health plan
- 11 Other program
- 12 No coverage of any type

END OF IF

End of section **Health**

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

CS_003 (comments in section Closing)

Do you have any other comments on the interview? Please type these in the box below.(If you have no comments, please click next to complete this survey.)

STRING

/* 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. */

End of section **Closing**