UnderStandingAmericaStudy

Survey author(s): John B. Shoven, Stanford University and National Bureau of Economic Research (NBER); Sita Nataraj Slavov, George Mason University and NBER; David Wise, Harvard University and NBER

Contents

1 INTRODUCTION

This UAS panel survey, titled "UAS70: Social Security Claiming Decisions" asks questions about retirement, claiming Social Security benefits, and withdrawing money from retirement accounts. The goal is to gain insight into how and why individuals tap into retirement assets after they stop working. Questions focus on claiming and withdrawal decisions, as well as self-reported reasons for these decisions. This survey is no longer in the field. Respondents were paid $3 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Retirement Pensions, Subjective Expectations. 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. 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 English speaking respondents from the Nationally Representative sample who are 55 or older.

As such, this survey was made available to 2206 UAS participants. Of those 2206 participants, 1783 completed the survey and are counted as respondents. Of those who are not counted as respondents, 4 started the survey without completing and 419 did not start the survey. The overall response rate was 80.83%.

Note: We are unable to provide sample weights for a small number of UAS members (see the Sample 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:

UAS70 - Response Overview	
Size of selected sample	2206
Completed the survey	1783
Started but did not complete the survey	4
Did not start the survey	419
Response rate	80.83%

2.2 Timings

The survey took respondents an average of 4 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

4

Distribution of Respondents' Survey Response Times
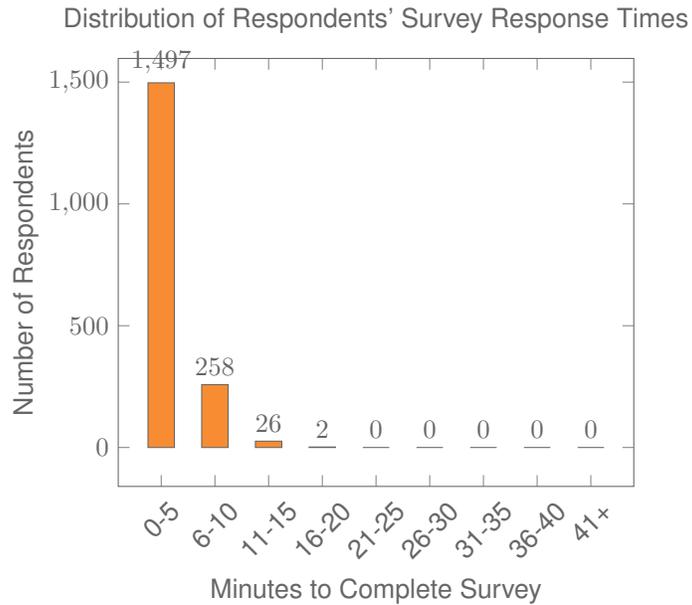
2.3 Sample & Weighting

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:

○ **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 'uashhid'. For the primary respondent this identifier equals 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 identifier '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).

○ **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are 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 if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' 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

6

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

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 his/her 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 each survey data set:

○ **gender**: the gender of the respondent.

○ **dateofbirth_year**: the year of birth of the respondent.

○ **age**: 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. This is set to missing (.) if the respondent was not born in the U.S.

○ **countryborn**: indicates the country in which the respondent was born. This is set to missing (.) if the respondent was born in the U.S.

○ **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.

○ **statereside**: 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**: the marital status of the respondent.

○ **livewithpartner**: indicates whether the respondent lives with a partner.

- **education**: the highest level of education attained by the respondent.

- **hisplatino**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.

- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. This is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino.

- **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 hisplatino, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.

- **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.

- **lf_other**: specifies other 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, lf_other).

○ **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **workfullpart**: indicates whether the respondent works full or part-time. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **hourswork**: indicates the number of hours the respondent works per week. This is set to missing (.) if the respondent is not currently working or currently on sick or other leave.

○ **hhincome**: is 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.

○ **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.

○ **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.

○ **hhmembergen_#**: indicates the gender of another household member as reported by the respondent.

○ **hhmemberage_#**: indicates the age of another household member. The age is derived from the month and year of birth of the household member as reported by the respondent.

○ **hhmemberrel_#**: indicates the relationship of the respondent to the other household member as reported by the respondent.

13

- **hhmemberuasid_#**: is the 'uasid' of the other 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'.

- **lastmyhh_date**: the date on which the demographics variables were collected through the 'My Household' survey.

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

intro1 (intro in section Base)
This survey asks questions about retirement, claiming Social Security benefits, and withdrawing money from retirement accounts.

Start of section **SocSec**

IF dateofbirth_year = RESPONSE THEN
| q1_year := dateofbirth_year
END OF IF

IF dateofbirth_month = RESPONSE THEN
| q1_month := dateofbirth_month
END OF IF

IF q1_year = EMPTY OR q1_month = EMPTY THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  q1_year (DOB - YEAR in section SocSec)
  When were you born?
  RANGE 1900..2000

  q1_month (DOB - MONTH in section SocSec)
  1 January
  2 February
  3 March
  4 April
  5 May
  6 June
  7 July
  8 August
  9 September
  10 October
  11 November
  12 December

  END OF GROUP
END OF IF

Rage := calcAge(q1_year,q1_month,dateofbirth_day)

IF q1_year < 1938 THEN
| FRA := 65
ELSEIF q1_year = 1938 THEN
| FRA := 65.17
ELSEIF q1_year = 1939 THEN
| FRA := 65.33
ELSEIF q1_year = 1940 THEN
| FRA := 65.5
ELSEIF q1_year = 1941 THEN
| FRA := 65.67
ELSEIF q1_year = 1942 THEN
| FRA := 65.83
ELSEIF q1_year < 1955 THEN
| FRA := 66
ELSEIF q1_year = 1955 THEN
| FRA := 66.17
ELSEIF q1_year = 1956 THEN
| FRA := 66.33
ELSEIF q1_year = 1957 THEN
| FRA := 66.5
ELSEIF q1_year = 1958 THEN
| FRA := 66.67
ELSEIF q1_year = 1959 THEN
| FRA := 66.83
ELSEIF q1_year > 1959 THEN
| FRA := 67
END OF IF

q2 (CURRENTLY RECEIVING SOC SEC BENEFITS in section SocSec)
Are you currently collecting Social Security benefits?
1 Yes
2 No, but I expect to collect them in the future
3 No, and and I do not expect to collect them in the future

IF q2 = 1 OR q2 = 2 THEN
| IF q2 = 1 THEN
| | GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q3_year (AGE STARTED TO COLLECT SS - -YEARS OLD in section SocSec)
At what age did you first start collecting Social Security benefits?
RANGE 0..100

q3_month (AGE STARTED COLLECTING SS - - MONTHS OLD in section SocSec)
RANGE 0..11

END OF GROUP

q4 (TYPE OF SS FIRST RECEIVED in section SocSec)
What type of Social Security benefit did you receive when you first started collecting? (*Please select one option.*)
1 Retired Worker
2 Disability
3 Spousal
4 Survivor
5 Don't know

IF q4 = 1 THEN

  q5 (TYPE OF SS CURRENTLY RECEIVE in section SocSec)
  What type of Social Security benefit do you currently receive? (*Please select one option.*)
  1 Retired Worker
  2 Disability
  3 Spousal
  4 Survivor
  5 Don't know

  IF q5 = 1 THEN

    q6 (CURRENT RELATIONSHIP STATUS in section SocSec)
    What is your current relationship status? (*Please select one option.*)
    1 Single
    2 In a domestic partnership
    3 Married
    4 Divorced
    5 Widowed
    6 Separated

    IF q6 = 3 THEN

      q7 (HOW EARNINGS COMPARE TO SPOUSE'S in section SocSec)
      So far, how do the total earnings in your career compare to your spouse's total career earnings? (Or, if you are retired, how did the total earnings in your career compare to your spouse's total career earnings?)

1 Mine are higher
2 My spouse's are higher
3 About the same
4 Don't know
END OF IF

q8 (CURRENT EMPLOYMENT STATUS in section SocSec)
What is your current employment status?
1 Working full time (whether for an employer or for yourself)
2 Working part time (whether for an employer or for yourself)
3 Not currently working but looking for work
4 Not currently working and not looking for work

IF q8 = 3 OR q8 = 4 THEN

   q9 (WORKED IN THE PAST in section SocSec)
   Have you worked in the past?
   1 Yes
   2 No

  IF q9 = 1 THEN
    GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

      q10_year (AGE LAST WORKED - -YEARS OLD in section SocSec)
      At what age did you last work?
      RANGE 0..100

      q10_month (AGE LAST WORKED - - MONTHS OLD in section Soc-Sec)
      RANGE 0..11

    END OF GROUP
  END OF IF
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q11_intro (SOC SEC BENEFITS TABLE INTRO in section SocSec)
How strongly do you agree or disagree with the following statements about your Social Security benefits?

SUBGROUP OF QUESTIONS

20

q11a (SATISFIED WITH SS START DECISION in section SocSec)
I am satisfied with my decision on when to start my Social Security benefits
1 Strongly Disagree
2 Disagree
3 Neither agree nor disagree
4 Agree
5 Strongly Agree

IF q3_year = RESPONSE AND q3_year $<$ 70 THEN

    q11b (DELAYED STARTING SS IF COULD in section SocSec)
    If I were to do it over again, I would have delayed starting Social Security until
    a later age
    1 Strongly Disagree
    2 Disagree
    3 Neither agree nor disagree
    4 Agree
    5 Strongly Agree

END OF IF

IF q8 = 3 OR q8 = 4 THEN

    q11c (LIVED OFF OTHER RETIREMENT SAVINGS IF COULD in section
    SocSec)
    If I were to do it over again, I would have lived off my other retirement savings
    after stopping work and before starting Social Security
    1 Strongly Disagree
    2 Disagree
    3 Neither agree nor disagree
    4 Agree
    5 Strongly Agree

    q11d (WOULD HAVE WORKED LONGER IF COULD in section Soc-
    Sec)
    If I were to do it over again, I would have worked longer
    1 Strongly Disagree
    2 Disagree
    3 Neither agree nor disagree
    4 Agree
    5 Strongly Agree

END OF IF

END OF GROUP

/* The display of the answer options in q12 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q12 variables. For example, if ShuffleOrder_q12_1 is equal to 4, then the first option shown was 'I/we thought that I/we could invest the money and end up ahead'. */

IF sizeof(ShuffleOrder_q12) = 0 THEN
  ShuffleOrder_q12 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9, 10 →10))
END OF IF

ShuffleOrder_q12(11) := 11

IF q3_year = RESPONSE AND q3_year < FRA THEN
  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  q12 (REASON COLLECTED SS BEFORE FULL RET AGE in section SocSec)
  Which best describes your reason for starting to collect Social Security benefits before full retirement age? (*Please check all that apply.*)
  1 I/we needed the money
  2 I/we didn't trust that Social Security wouldn't cut benefits in the future
  3 I/we felt like our health wasn't so good and that I/we might not enjoy a long life
  4 I/we thought that I/we could invest the money and end up ahead
  5 I had stopped working
  6 My spouse had stopped working
  7 I wanted my spouse to be able to claim a benefit on my record
  8 I/we were encouraged to claim by a financial adviser
  9 I/we were encouraged to claim by an employee at the Social Security office
  10 I/we were encouraged to claim by friends or family
  11 Other (Please specify)

  q12_other (REASON FOR STARTING SS - OTHER in section SocSec)
  STRING

  END OF GROUP
END OF IF

/* The display of the answer options in q13 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q13 variables. For example, if ShuffleOrder_q13_1 is equal to 2,

then the first option shown was 'I wanted to avoid getting a reduced benefit'. */

IF sizeof(ShuffleOrder_q13) = 0 THEN
  ShuffleOrder_q13 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9, 10 →10, 11 →11, 12 →12))
END OF IF

ShuffleOrder_q13(13) := 13

IF FRA = RESPONSE AND q3_year ≥ FRA AND ((q3_year + (q3_month /12))

  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

   q13 (REASON STARTED TO COLLECT SS AT FULL RET AGE in section SocSec)
   Which best describes your reason for starting to collect Social Security benefits at or soon after your full retirement age, as opposed to claiming early or delaying? (*Please check all that apply.*)
   1 The earnings test no longer applies at full retirement age
   2 I wanted to avoid getting a reduced benefit
   3 It seemed natural to start my benefit at my full retirement age
   4 That's when I stopped working
   5 That's when my spouse stopped working
   6 Even though I had stopped working before full retirement age, my retirement savings (or my spouse/partner's) was enough to pay our expenses through full retirement age (but not later)
   7 I/we didn't want to delay any longer as there is a risk that Social Security might cut benefits in the future
   8 I/we didn't think it was worth it to delay any longer as our health wasn't so good and I/we might not enjoy a long life
   9 I/we didn't want to delay any longer as I/we could invest the money and end up ahead
   10 I/we were encouraged to claim at full retirement age by a financial adviser
   11 I/we were encouraged to claim at full retirement age by friends or family
   12 I/we were encouraged to claim at full retirement age by an employee at the Social Security office
   13 Other (Please specify)

   q13_other (REASON FOR STARTING SS - OTHER in section SocSec)
   STRING

  END OF GROUP
END OF IF

/* The display of the answer options in q14 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q14 variables. For example, if ShuffleOrder_q14_1 is equal to 2, then the first option shown was 'My spouse was still working'. */

IF sizeof(ShuffleOrder_q14) = 0 THEN
   ShuffleOrder_q14 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9))
END OF IF

ShuffleOrder_q14(10) := 10

IF FRA = RESPONSE AND ((q3_year + (q3_month /12)) > (FRA + 0.5)) THEN
   GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

   q14 (REASON DELAYED COLLECTING SS in section SocSec)
   Which best describes your reason for starting to delay collecting Social Security benefits beyond full retirement age? (*Please check all that apply.*)
   1 I was still working
   2 My spouse was still working
   3 I/we didn't need the money yet
   4 Even though I had stopped working, my retirement savings (or my spouse/partner's) was enough to pay our expenses
   5 I wanted my benefit to grow through delay
   6 I/we felt that it was worth it to delay because our health was good and I/we would likely enjoy a long life
   7 I/we were encouraged to delay by a financial adviser
   8 I/we were encouraged to delay by a friend or family member
   9 I/we were encouraged to delay by an employee at the Social Security office
   10 Other (Please specify)

   q14_other (REASON FOR STARTING TO DELAY SS - OTHER in section SocSec)
   STRING

   END OF GROUP
END OF IF

/* The display of the answer options in q15 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q15 variables. For example, if ShuffleOrder_q15_1 is equal to 1, then the first option shown was 'I/we used our savings'. */

IF sizeof(ShuffleOrder_q15) = 0 THEN

ShuffleOrder_q15 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6))
END OF IF

ShuffleOrder_q15(7) := 7

IF (q3_year = RESPONSE AND q10_year = response) AND ((q3_year > (q10_year + 2)) OR ((q3_year = (q10_year + 2)) AND ((q3_month + 1) > q10_month))) THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q15 (HOW PAID FOR LIVING EXPENSES in section SocSec)
How did you pay for living expenses between the time you stopped work and the time you started receiving Social Security? (*Please check all that apply.*)
1 I/we used our savings
2 I/we relied on income from an employer-sponsored pension
3 I/we relied on my spouse's income or Social Security benefit
4 I/we relied on help from family and friends
5 I/we took out a loan
6 I/we refinanced a mortgage
7 Other (Please specify)

q15_other (HOW PAID FOR LIVING EXPENSES - OTHER in section SocSec)
STRING

END OF GROUP
END OF IF

IF q1_year ≥ 1943 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q16_intro (HOW FAMILIAR WITH SS RULES INTRO in section SocSec)
We are interested in learning how familiar you were with the various rules around Social Security before you decided to start collecting benefits. For each of the following statements about Social Security's rules, please let us know if you were aware of the rule - and if so, the extent to which it influenced your decision.

SUBGROUP OF QUESTIONS

q16a (AWARE OF MONTHLY SS BENEFITS RULE in section SocSec)
Monthly Social Security benefits increase by about 8 percent for each year you delay starting them between age 62 and 70
1 Not aware of the rule
2 Aware, but no influence
3 Aware and some influence

4 Aware and a great deal of influence

q16b (AWARE OF SS BENEFITS FOR WIDOWS/WIDOWERS in section SocSec)
Social Security benefits for widows and widowers are based on the higher of the two spouses' individual Social Security benefits
1 Not aware of the rule
2 Aware, but no influence
3 Aware and some influence
4 Aware and a great deal of influence

END OF SUBGROUP

END OF GROUP

q17 (IF CONTEMPLATING RETIREMENT TODAY in section SocSec)
If you were contemplating retirement today, would you be more likely to wait longer to start Social Security?
1 No, I would make the same decision that I did
2 No, I already waited as long as I could
3 Yes, I would delay starting Social Security as long as I could
END OF IF
END OF IF
END OF IF
END OF IF

IF q2 = 2 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q18_year (AGE EXPECTING TO START SS - YEARS in section SocSec)
At what age do you expect to start collecting Social Security benefits?
RANGE 0..100

q18_month (AGE EXPECTING TO START SS - - MONTHS OLD in section SocSec)
RANGE 0..11

END OF GROUP

q19 (TYPE OF SS EXPECT TO RECEIVE in section SocSec)
What type of Social Security benefit do you expect to receive? (*Please select one option.*)
1 Retired Worker
2 Disability

3 Spousal
4 Survivor
5 Don't know

IF q19 = 1 THEN

q20 (CURRENT RELATIONSHIP STATUS in section SocSec)
What is your current relationship status? (*Please select one option.*)
1 Single
2 In a domestic partnership
3 Married
4 Divorced
5 Widowed
6 Separated

IF q20 = 3 THEN

q21 (HOW EARNINGS COMPARE TO SPOUSE'S in section SocSec)
So far, how do the total earnings in your career compare to your spouse's total career earnings? (Or, if you are retired, how did the total earnings in your career compare to your spouse's total career earnings?)
1 Mine are higher
2 My spouse's are higher
3 About the same
4 Don't know
END OF IF

q22 (CURRENT EMPLOYMENT STATUS in section SocSec)
What is your current employment status?
1 Working full time (whether for an employer or for yourself)
2 Working part time (whether for an employer or for yourself)
3 Not currently working but looking for work
4 Not currently working and not looking for work

IF Rage $\geq$ 62 THEN

/* The display of the answer options in q23 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q23 variables. For example, if ShuffleOrder_q23_1 is equal to 3, then the first option shown was 'I/we dont need the money yet'. */

IF sizeof(ShuffleOrder_q23) = 0 THEN
ShuffleOrder_q23 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6, 7 →7, 8 →8, 9 →9, 10 →10))
END OF IF

ShuffleOrder_q23(11) := 11

q23 (REASON DELAYED COLLECTING SS in section SocSec)
Which best describes your reason(s) why you have not yet started your Social Security benefits? (*Please check all that apply.*)
1 I am still working
2 My spouse/partner is still working
3 I/we don't need the money yet
4 I have not yet reached full retirement age
5 Even though I have stopped working, my retirement savings (or my spouse/partner's) is enough to pay our expenses
6 To take advantage of larger benefits in the future by claiming later
7 I/we feel delay is worth it because our health is good and I/we are likely to enjoy a long life
8 I/we were encouraged to postpone collecting my benefits by a friend or family member
9 I/we were encouraged to postpone collecting my benefits by a financial professional
10 I/we were encouraged to delay by an employee at the Social Security office
11 Other (Please specify)

q23_other (REASON NOT YET STARTED SS - OTHER in section SocSec)
STRING

IF q1_year $\geq$ 1943 THEN

q24_intro (INTRO TO AWARE OF SS RULES in section SocSec)
We are interested in learning how familiar you are with the various rules around Social Security. For each of the following statements about Social Security's rules, please let us know if you are aware of the rule - and if so, the extent to which it has influenced your plans for when to claim Social Security.

q24a (AWARE OF MONTHLY SS BENEFITS RULE in section SocSec)
Monthly Social Security benefits increase by about 8 percent for each year you delay starting them between age 62 and 70
1 Not aware of the rule
2 Aware, but no influence

28

3 Aware and some influence
4 Aware and a great deal of influence

q24b (AWARE OF SS BENEFITS FOR WIDOWS/WIDOWERS in section SocSec)
Social Security benefits for widows and widowers are based on the higher of the two spouses' individual Social Security benefits
1 Not aware of the rule
2 Aware, but no influence
3 Aware and some influence
4 Aware and a great deal of influence

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

END OF IF

END OF IF

q25 (EVER HAD IRA in section SocSec)
Have you ever had an IRA, 401(k), 403(b), or similar retirement savings account?
1 Yes
2 No

IF q25 = 1 THEN

q26 (EVER WITHDRAWN MONEY FROM RET SAVINGS ACCT in section SocSec)
Have you ever withdrawn money from any of these accounts? (Please do not count times that you rolled money over into another retirement account.)
1 Yes
2 No

IF q26 = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q27_year (AGE AT FIRST WITHDRAWAL - - YEARS OLD in section SocSec)
At what age did you make your FIRST withdrawal from any of these accounts? (Please do not count times that you rolled money over into another retirement account.)
RANGE 0..100

q27_month (AGE AT FIRST WITHDRAWAL - - MONTHS OLD in section SocSec)

29

| RANGE 0..11

END OF GROUP

/* The display of the answer options in q28 is randomly ordered (with the exception of the 'Other' option, which is always shown last). The order is captured in the ShuffleOrder_q28 variables. For example, if ShuffleOrder_q28_1 is equal to 5, then the first option shown was 'I had reached age 70 1/2 and was forced to take distributions'. */

IF sizeof(ShuffleOrder_q28) = 0 THEN
| ShuffleOrder_q28 := shufflearray(array(1 →1, 2→2, 3 →3, 4 →4, 5 →5, 6 →6))
END OF IF

ShuffleOrder_q28(7) := 7

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q28 (REASON FOR WITHDRAWING FROM RET ACCT in section SocSec)
What best describes your reason for withdrawing money from your retirement account? (*Please check all that apply.*)
1 I/we needed the money
2 I/we needed the money for daily living expenses
3 I/we wanted to make a one-time purchase (car, vacation, etc.)
4 I had reached age 59 1/2 and could withdraw money without penalty
5 I had reached age 70 1/2 and was forced to take distributions
6 I/we wanted to use the money to pay for living expenses after stopping work and before claiming Social Security benefits
7 Other (Please specify)

q28_other (REASON FOR WITHDRAWING MONEY - OTHER in section SocSec)
STRING

END OF GROUP
END OF IF
END OF IF

End of section **SocSec**

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

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. */