UnderStandingAmericaStudy

UAS 72: PAST EARNINGS, SAVINGS AND EXPECTATIONS ABOUT RETIREMENT

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Contents

1 Introduction **3**
- 1.1 Topics . . . 3
- 1.2 Experiments . . . 3
- 1.3 Citation . . . 3

2 Survey Response And Data **4**
- 2.1 Sample selection and response rate . . . 4
- 2.2 Timings . . . 4
- 2.3 Sample & Weighting . . . 5

3 Standard Variables **6**

4 Background Demographics **11**

5 Missing Data Conventions **15**

6 Routing Syntax **16**

7 Survey with Routing **17**
- preload . . . 17
- sectionA . . . 20
- sectionB . . . 22
- sectionF . . . 28
- sectionC1 . . . 38
- sectionC2 . . . 38
- sectionC3 . . . 39
- sectionD . . . 39
- sectionE . . . 44
- Closing . . . 47

1 INTRODUCTION

This UAS panel survey, titled ”UAS72: Past earnings, savings and expectations about retirement” asks respondents about their past earnings and savings, and their expectations about retirement. This survey is no longer in the field. Respondents were paid $7 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Income, Retirement And Pensions, Savings, Subjective Expectations. 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 except Spanish speakers.

As such, this survey was made available to 5479 UAS participants. Of those 5479 participants, 5109 completed the survey and are counted as respondents. Of those who are not counted as respondents, 51 started the survey without completing and 319 did not start the survey. The overall response rate was 93.25%.

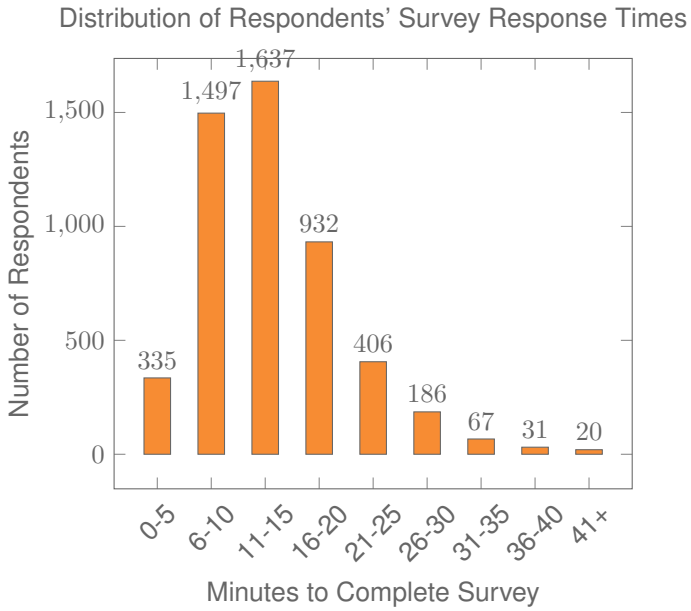
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS72 - Response Overview	
Size of selected sample	5479
Completed the survey	5109
Started but did not complete the survey	51
Did not start the survey	319
Response rate	93.25%

2.2 Timings

The survey took respondents an average of 14 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:

- **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

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

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.

- **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.

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 Micropolitian 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

intro1 (intro in section Base)
In this survey, we would like to know more about your past earnings, savings and expectations about retirement.

Start of section **Preload**

```
/* The questions asked in this survey draw from information that respondents provided in UAS21, UAS22 and UAS50. This includes the number of pensions that respondents listed, and the names and types of those plans. Based on that indicators are set to convey whether respondents have one or more defined benefit plans (db) or defined contribution plans (dc). */

numberofpensions := getHRSpreload(3,"numberofpensions") - 1
lw001 := getHRSPreload(3, "lw001", 2)
j338 := getHRSPreload(3, "j338", 2)
jw406 := getHRSpreloadArray(3,"JW406",2, numberofpensions)
lw078 := getHRSPreload(3, "lw078", 2)
dummy := getPlanNames(jw406, j338, lw078, lw001)
db := NO

LOOP FROM 1 TO 30
  IF j338(cnt) IN (1,3) THEN
    db := YES
  END OF IF
END OF LOOP

IF db = NO THEN
  LOOP FROM 1 TO 30
    IF lw001(cnt) IN (1,3) THEN
      db := YES
    END OF IF
  END OF LOOP
```

```
END OF IF

dc := NO

LOOP FROM 1 TO 30

  IF j338(cnt) IN (2,3) THEN

    dc := YES

  END OF IF

END OF LOOP

IF dc = NO THEN
  LOOP FROM 1 TO 30

    IF lw001(cnt) IN (2,3) THEN

      dc := YES

    END OF IF

  END OF LOOP
END OF IF

IF dateofbirth_year = EMPTY THEN
  dateofbirth_year (R DATE OF BIRTH YEAR in section Demographics)
  What is your year of birth?
  RANGE 1900..2017
END OF IF

current_age := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

IF current_age = EMPTY THEN
  IF agerange = RESPONSE THEN
    current_age := getMidPoint(agerange)
  ELSE
    current_age := 45
  END OF IF
END OF IF

IF 5 IN laborstatus THEN
```

```
  retired := YES
ELSE
  retired := NO
END OF IF

/* Indicates whether respondents claim social security. */

ssclaim := getHRSPreload(3, "j478", 1)

IF ssclaim = 5 THEN
  ssclaim := 2
END OF IF

/* Indicates whether respondents own or rent a home. */

H004_OwnRent := getHRSPreload(2, "H004_OwnRent", 1)

IF H004_OwnRent = 1 THEN
  homeowner := 1
ELSEIF H004_OwnRent = 2 OR H004_OwnRent = 3 OR H004_OwnRent = 7 THEN
  homeowner := 2
ELSE
  homeowner := empty
END OF IF

/* Indicates the age of respondents when they filled out UAS22. */

hrsage := getHRSAge()
uas50_endtime := getPreload("uas50", 1, "endtime")

IF uas50_endtime = RESPONSE THEN
  uas50_completed := 1
  uas50_expectedage := getPreload("uas50", 1, "expected_age")
ELSE
  uas50_completed := 2
END OF IF

uas22_endtime := getHRSPreload(3, "endtime", 1)
/* Calculates the lowest planned retirement age as indicated by respondents in UAS22 and
sets the retirement age R used in this survey. */

uas22_expectedage := getRetirementAge()
```

```
IF (uas50_endtime = RESPONSE AND uas22_endtime = response) THEN
    IF (uas50_expectedage = RESPONSE AND strtotime(uas50_endtime) > strtotime(uas22_endtime)) THEN
        R := uas50_expectedage
    ELSE
        R := uas22_expectedage
    END OF IF
ELSEIF (uas50_endtime = RESPONSE AND uas22_endtime = empty) THEN
    R := uas50_expectedage
ELSEIF (uas22_endtime = RESPONSE AND uas50_endtime = empty) THEN
    R := uas22_expectedage
ELSE
    IF current_age < 65 THEN
        R := 65
    ELSE
        R := current_age + 5
    END OF IF
END OF IF
```

/* Determines the claiming age at which respondents expect to receive benefits. The resulting ages are then set to $R_dband R_dc. * /$

```
j353_age := getHRSPreload(3, "j353_age", 2)
j353 := getHRSPreload(3, "j353", 2)
j903 := getHRSPreload(3, "j903", 2)
j354 := getHRSPreload(3, "j354", 2)
lw035 := getHRSPreload(3, "lw035", 2)
lw098 := getHRSPreload(3, "lw098", 2)
dummy := getMinimumAges(j338, lw001)
```

End of section **Preload**

Start of section **SectionA**

a001 (age started working in section SectionA)
How old were you when you first started working for pay? Please only think of work after the current legal working age (14).
NUMBER (NO DECIMALS ALLOWED)

```
IF a001 = EMPTY THEN
    age_work := 18
```

```
ELSE
  age_work := a001
END OF IF

age_diff := current_age - age_work

IF age_diff > 29 THEN
  a_n := 3
ELSEIF age_diff > 5 THEN
  a_n := 2
ELSE
  a_n := 1
END OF IF

a_x := ceil(age_diff/a_n)

IF a_n = 3 THEN
  temp(1) := current_age - (2*a_x)
  temp(2) := current_age - a_x
END OF IF
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

a002_intro (Section SectionA)
We would now like to ask you some more information about your work since you started working for pay up to now.

What was the year when your work earnings were the highest? And how much were they?

a002_d (year highest earnings in section SectionA)
NUMBER (NO DECIMALS ALLOWED)

a002_e (highest earning in section SectionA)
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

LOOP FROM 1 TO A_N

Fill code of question maximum executed
Fill code of question FL_a002a executed

a002_a (Section SectionA)
(Please think about the last ^a_x years.

/Please think about the period between when you were ^age_work and ^maximum.

/Please think about the period between when you were ^temp(1) and ^temp(2).

/Please think about the period between when you were ^age_work and ^temp(1).

)Was there ever a time when you did not work for pay in this period?
1 Yes
2 No

IF a002_a(cnt) = YES THEN

a002_b (months not working in period in section SectionA)
How many months in total do you estimate you were not working for pay in this period?
NUMBER (NO DECIMALS ALLOWED)

END OF IF

a002_c (how much making on average per year in period in section SectionA)
Could you please give us an estimate of how much you were making on average per year (before paying taxes) while you were working in this period?
NUMBER (NO DECIMALS ALLOWED)

END OF LOOP

a003_a (ever received assets as gift or inheritance in section SectionA)
Throughout your life, did you ever receive valuable assets from family members or other relations such as an inheritance or a monetary gift?
1 Yes
2 No

IF a003_a = YES THEN
a003_b (total assets received by gift or inheritance in section SectionA)
What would be the total value of all inheritances or gifts you received?
NUMBER (NO DECIMALS ALLOWED)
END OF IF

End of section **SectionA**

Start of section **SectionB**

IF retired = NO THEN

b001_intro (Section SectionB)
Now we would like to ask you a few questions about your expectations about economic aspects of retirement.

IF current_age $<$ 71 THEN

b001_a (knowledge of future social security retirement benefits in section SectionB)
We would like to know about your thoughts about your **future retirement benefits from Social Security**. *To the best of your knowledge*, would you say you know what your future Social Security retirement benefits will be?
1 I know for certain how much they will be
2 I have a guess/estimate
3 I have no idea how much they will be

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b002_intro (Section SectionB)
For the next few questions we ask you to think about the possible amount of the **Social Security MONTHLY benefit** you will receive when you retire. When answering the questions below and any following questions about dollar values, please consider pretax amounts and ignore the effects of inflation. That is, please respond as if a dollar today were worth the same as a dollar anytime in the future:

b002_a (highest amount social security retirement benefits in section SectionB)
What do you think is the highest amount of Social Security retirement benefits you might receive per month?
NUMBER (NO DECIMALS ALLOWED)

b002_b (lowest amount social security retirement benefits in section SectionB)
What do you think is the lowest amount of Social Security retirement benefits you might receive per month?
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

b_min := b002_b
b_max := b002_a

IF b_min = RESPONSE AND b_max = RESPONSE THEN
IF b_max - b_min $>$ 200 THEN
b_n := 5

LOOP FROM 1 TO 4

b_x(cnt) := number_format((round((b_n-cnt)/b_n * b_min + cnt/b_n * b_max)/10)*10)

END OF LOOP

b003_n := b_n
b003_x := b_x

b003_intro (Section SectionB)
Now we want to ask you about the chances of you receiving different amounts of Social Security retirement benefits. You will answer putting balls in bins reflecting what you think are the chances out of 20 that your Social Security retirement benefits fall within each amount range. One ball represents one chance out of 20. The more likely you think it is that your benefits fall in a given bin, the more balls you should put in it. If you think an amount is not likely, put no balls in that amount. **Below is an illustrative example of how this works.**

Let's assume we are trying to predict how much it will snow during December in a town called Riverside. This graph indicates our prediction: :

In the example shown here, there are 12 out of 20 balls in the 6-8 bin, meaning that the chance that snowfall is between 6 and 8 inches is 12 out of 20 (60 percent). There is a smaller chance, 8 out of 20 (40 percent chance), that snowfall will be between 9 and 12 inches. There are no balls in any bin for less than 5 inches, so we are certain that the amount of snow will be not be less than 5 inches. In the same way, it is certain that there will be no more than 12 inches, because there are no balls in the 12+ bin.

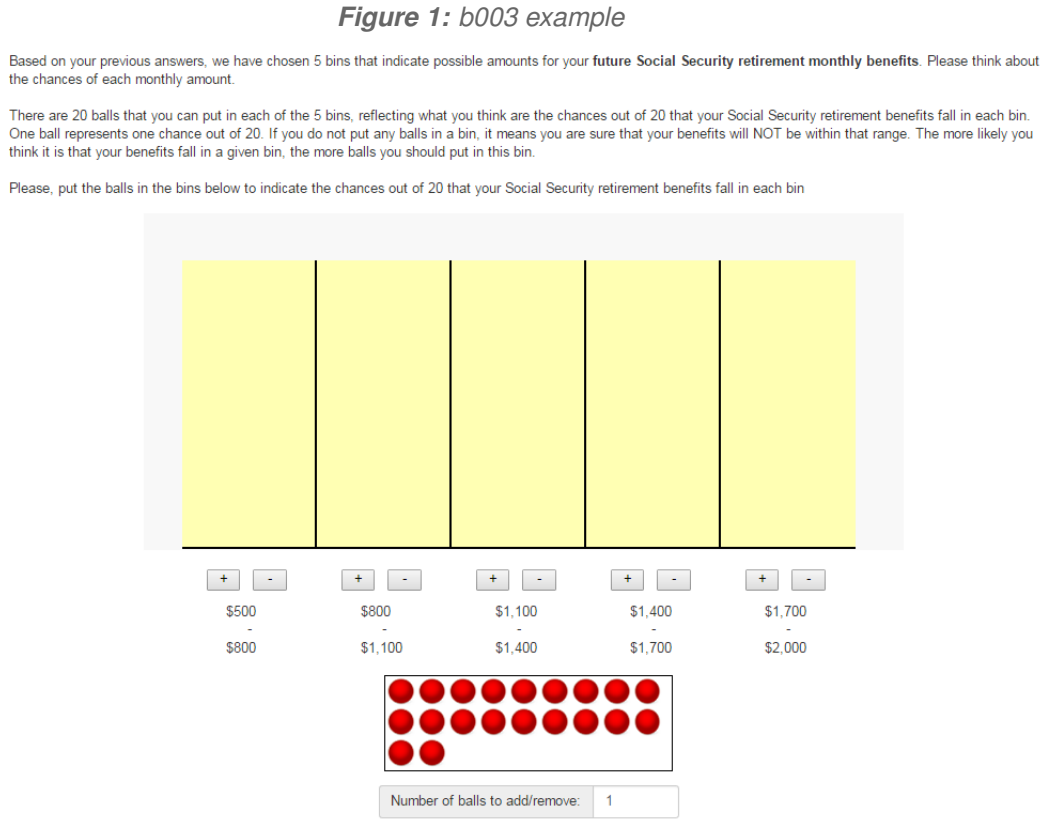
We now want you to think about the **chances of your future Social Security retirement benefits amounts**. Click next when you are ready to start.

b003 (bins balls in section SectionB)
Based on your previous answers, we have chosen 5 bins that indicate possible amounts for your **future Social Security retirement monthly benefits**. Please think about the chances of each monthly amount.

There are 20 balls that you can put in each of the 5 bins, reflecting what you think are the chances out of 20 that your Social Security retirement benefits fall in each bin. One ball represents one chance out of 20. If you do not put any balls in a bin, it means you are sure that your benefits will NOT be within that range. The more likely you think it is that your benefits fall in a given bin, the more balls you should put in this bin.

Please, put the balls in the bins below to indicate the chances out of 20 that your Social Security retirement benefits fall in each bin

Figure 1: *b003 example*



IF (array_sum(explode(”˜”, b003)) < 20) THEN

b003_warning (Section SectionB)
You did not put all the balls in bins. Please go back to complete your answer.

END OF IF

END OF IF

END OF IF

END OF IF

IF (FLPlans = RESPONSE AND ((db = YES AND current_age < R_db) OR dc = YES)) THEN

b004_intro4 (Section SectionB)
In a previous survey you mentioned that you have at least one pension plan from any present or past employer. You mentioned the following plan/s:

(())

We will now ask you a couple of questions about what you expect from these pension plans you have. Press NEXT to answer these questions.

ELSEIF (FLPlans = EMPTY AND db = YES AND current_age < R_db AND dc = NO) THEN

b004_intro1 (Section SectionB)
In a previous survey you mentioned that you have at least one pension plan from any present or past employer that will provide benefits based on a formula involving age, years of service and salary (known as "Defined benefits plans")

We will now ask you a couple of questions about what you expect from these private retirement plans you have from past or present employment. Press NEXT to answer these questions.

ELSEIF (FLPlans = EMPTY AND db = YES AND current_age < R_db AND dc = YES) THEN

b004_intro2 (Section SectionB)
According to our records, in a previous survey you mentioned that you have at least one pension plan (from any present or past employer) that will provide future benefits based on a formula involving age, years of service and salary (known as **Defined Benefits plans**).

Our records show that you also mentioned that you have at least one pension, retirement, or tax-deferred retirement savings plan -through your current or past employer - that will provide benefits based on how much money has accumulated in your pension or retirement account, such as a 401(K) or 403(B), often called a **Defined Contribution plan**.

We will now ask you a couple of questions about what you expect from these different types of pension plans you have from past or present employment. Press NEXT to answer these questions.

ELSEIF (FLPlans = EMPTY AND db = NO AND dc = YES) THEN

b004_intro3 (Section SectionB)
According to our records, in a previous survey you mentioned that you have at least an account that will provide your benefits based on how much money has accumulated in your pension or retirement account, such as a 401(K) or 403(B), often called a **Defined Contribution plan**.

We will now ask you a couple of questions about what you expect from these private retirement plans you have from past or present employment. Press NEXT to answer these questions.

END OF IF

IF current_age < R_db THEN

IF db = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF db_plans = 1 THEN

b005_intro1 (when in section SectionB)
Think of your (()) plan (the type of plan that will provide *future benefits based on a formula involving age, years of service and salary*).

Please respond as if a dollar today were worth the same as a dollar anytime in the future. Assuming you start receiving these benefits at age (expected retirement age defined benefits()):

ELSEIF db_plans > 1 THEN

b005_intro2 (when in section SectionB)
Think of your plans: (()) combined. (These type of plans will provide *future benefits based on a formula involving age, years of service and salary*).

Please respond as if a dollar today were worth the same as a dollar anytime in the future. Assuming you start receiving these benefits at age (expected retirement age defined benefits()):

ELSE

b005_intro3 (when in section SectionB)
Think of any **Defined Benefit** plans you have (the type of plans that will provide *future benefits based on a formula involving age, years of service and salary*). If you have more than one plan of this type, please think of all of them together.

Please respond as if a dollar today were worth the same as a dollar anytime in the future. Assuming you start receiving these benefits at age (expected retirement age defined benefits()):

END OF IF

b005_b (highest possible amount in section SectionB)
What do you think is the **highest possible** amount you will receive **per month** from this DB plan?
NUMBER (NO DECIMALS ALLOWED)

b005_c (lowest possible amount in section SectionB)
What do you think is the **lowest possible** amount you will receive **per month** from this plan?
NUMBER (NO DECIMALS ALLOWED)

b_extra (Section SectionB)
This question continues in the next screen.

END OF GROUP

b_min := b005_c
b_max := b005_b
b_n := 5

LOOP FROM 1 TO 4

b_x(cnt) := number_format((round((b_n-cnt)/b_n * b_min + cnt/b_n * b_max)/10)*10)

END OF LOOP

b005_n := b_n
b005_x := b_x

b005_d (bins and balls db in section SectionB)
We used your two previous answers to compute 5 ranges of possible values for the amount you will receive per month. We would like you to give us your best estimate for the chances the amount falls into each of these bins. Please, put the balls in the corresponding bins below to indicate the chances out of 20 that your defined benefits from these plans fall in each bin. You know how it works!

IF (array_sum(explode("", b005_d)) < 20) THEN
b003_warning (Section SectionB)
You did not put all the balls in bins. Please go back to complete your answer.
END OF IF
END OF IF
END OF IF

IF uas50_completed != 1 THEN
Start of section **SectionF**

IF current_age = RESPONSE THEN
minimum_age := current_age + 1
ELSE
minimum_age := 18
END OF IF

expected_age := R

IF expected_age = EMPTY THEN
  expected_age := 100
END OF IF

IF (expected_age - current_age) < 10 THEN
  f002_periods := 1
ELSE
  f002_periods := 2
END OF IF

LOOP FROM 1 TO F002_PERIODS

Fill code of question FLRelevantAge(cnt) executed
Fill code of question FLRelevantAge2(cnt) executed

f002 (how certain reduce working in section SectionF)
In the next few questions, we would like you to think about what your future work experience and annual earnings on average might be (between now and/retirement/between/and/after/age).

Think about the period (from now to/retirement/from/to/after/age): on a scale from 0 to 100, where 0 means no chance at all and 100 means absolutely certain, how certain are you that you will be working during that period?

You can click on the point on the scale below that best represents your answer or you can also type your answer in the textbox below the scale.
RANGE 0..100

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

f003_intro (Section SectionF)
When answering the questions below and any following questions about your earnings, please consider pre-tax amounts and ignore the effects of inflation. That is, please respond as if a dollar today is worth the same as a dollar any time in the future.Assume you do not retire (between now and/retirement/between/and/after/age):

f003_a (highest amount could earn in section SectionF)
What do you think is the highest amount per year you could possibly earn on average (between now and/retirement/between/and/after/age)?
NUMBER (NO DECIMALS ALLOWED)

f003_b (lowest amount could earn in section SectionF)
What do you think is the lowest amount per year you could possibly earn on average (between now and/retirement/between/and/after/age)?

NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

X_min(cnt) := str_replace(",", "", f003_b(cnt))
X_max(cnt) := str_replace(",", "", f003_a(cnt))

IF X_min(cnt) > X_max(cnt) THEN

f003_warning (Section SectionF)
Please go back and check your answers. The highest amount you could earn per year should be greater than or equal to the lowest amount

ELSEIF X_min(cnt) < 1000 THEN

f003_warning2a (Section SectionF)
You answered $(lowest amount could earn(cnt)) dollars as a minimum. If this is incorrect go back and change it, otherwise click Next.

ELSEIF X_max(cnt) < 1000 THEN

f003_warning2b (Section SectionF)
You answered $(highest amount could earn(cnt)) dollars as a maximum. If this is incorrect go back and change it, otherwise click Next.

END OF IF

IF (X_max(cnt) - X_min(cnt)) > 30000 THEN

n(cnt) := 5

ELSEIF (X_max(cnt) - X_min(cnt)) > 1000 THEN

n(cnt) := 3

ELSE

n(cnt) := 0

END OF IF

IF n(cnt) > 0 THEN

```
LOOP FROM 1 TO (N(CNT)-1)
    X_(cnt,cnt1) := (n(cnt)-cnt1)/n(cnt) * X_min(cnt) + cnt1/n(cnt) * X_max(cnt)
    IF ((X_max(cnt) - X_min(cnt)) < 25000) THEN
        X_(cnt,cnt1) := number_format(round(X_(cnt,cnt1)/1000) * 1000);
    ELSE
        X_(cnt,cnt1) := number_format(round(X_(cnt,cnt1)/5000) * 5000);
    END OF IF
END OF LOOP
```

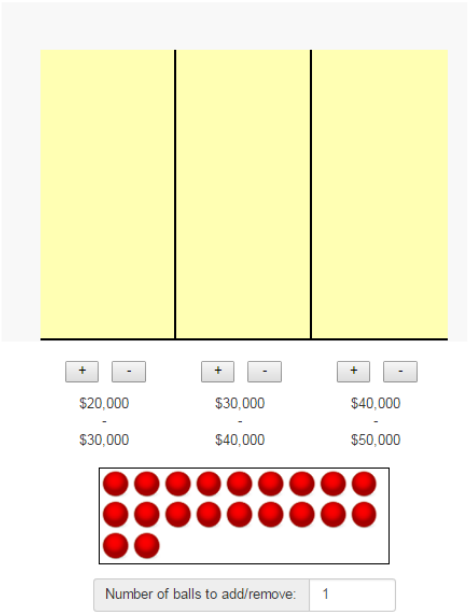
f004_b (future earnings in section SectionF)
Now we would like you to think again about your future annual earnings from work (between now and/retirement/between/and/after/age). Based on what you told us before about your possible minimum and maximum earnings during this period, we have chosen ((cnt)) bins. Remember, the more likely you think it is that your average earnings this period will fall in a given bin, the more balls you should put in it. Start putting balls in bins!

NOTE: Remember, you can add or remove multiple balls at the same time by changing the number in the box below the balls. For example, if you change the number in the box to ”5” and click a plus button below a bin, 5 balls will be added to that bin. Similarly, if there are 4 balls in a bin and you would like to remove 3, you can enter ”3” in the box below the balls and click the minus button below that bin.

Figure 2: *f004_b example*

Now we would like you to think again about your future annual earnings from work **between now and age 48**. Based on what you told us before about your possible minimum and maximum earnings during this period, we have chosen 3 bins. Remember, the more likely you think it is that your average earnings this period will fall in a given bin, the more balls you should put in it. Start putting balls in bins!

NOTE: Remember, you can add or remove multiple balls at the same time by changing the number in the box below the balls. For example, if you change the number in the box to "5" and click a plus button below a bin, 5 balls will be added to that bin. Similarly, if there are 4 balls in a bin and you would like to remove 3, you can enter "3" in the box below the balls and click the minus button below that bin.



f_cnt(cnt) := array_sum(explode(”~”, f004_b(cnt)))

IF (f_cnt(cnt) < 20) THEN

f_bins_warning (Section SectionF)
You did not put all the balls in bins. Please go back to complete your answer.

END OF IF

END OF IF

END OF LOOP

End of section **SectionF**
END OF IF

IF dc = 1 AND R < 100 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF dc_plans = 1 THEN

b006_intro1 (Section SectionB)
Think of the balance you expect to have in your account (()) by age (expected retirement age()):

(Please respond as if a dollar today were worth the same as a dollar anytime in the future.)

ELSEIF dc_plans > 1 THEN

b006_intro2 (Section SectionB)
Think of the combined balance you expect to have in your accounts (()) by age (expected retirement age()):

(Please respond as if a dollar today were worth the same as a dollar anytime in the future.)

ELSE

b006_intro3 (Section SectionB)
Now think of your pension, retirement, or tax-deferred savings plan such as a 401(K) or 403(B). If you think of the combined balance of all these accounts by age (expected retirement age()):

(Please respond as if a dollar today were worth the same as a dollar anytime in the future.)

END OF IF

b006_a (maximum in dc acocunt in section SectionB)
What do you think is the **maximum** balance you will possibly have in this account?
NUMBER (NO DECIMALS ALLOWED)

b006_b (minimum in dc acocunt in section SectionB)
What do you think is the **minimum** balance you will possibly have in this account?
NUMBER (NO DECIMALS ALLOWED)

b_extra (Section SectionB)
This question continues in the next screen.

END OF GROUP

b_min := b006_b
b_max := b006_a
b_n := 5

LOOP FROM 1 TO 4

b_x(cnt) := number_format((round((b_n-cnt)/b_n * b_min + cnt/b_n * b_max)/10)*10)

END OF LOOP

b006_n := b_n
b006_x := b_x

b006_c (bins and balls dc in section SectionB)
We would like you to give us your best estimate for the chances the amount falls into each of these bins. You already know how this works by now! Please, put the balls in the corresponding bins below to indicate the chances out of 20 that the balance in your retirement account falls in each bin.

IF (array_sum(explode("~", b006_c)) < 20) THEN

b003_warning (Section SectionB)
You did not put all the balls in bins. Please go back to complete your answer.

END OF IF

END OF IF

IF R < 100 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

b007_intro (Section SectionB)
Excluding any retirement plans through present or past employers, and excluding the value of your primary residence (if applicable), think about how much is likely you accumulate in all your other accounts and assets by age (expected retirement age()).

b007_a (maximum other accounts in section SectionB)
What would be the maximum amount you expect to accumulate?
NUMBER (NO DECIMALS ALLOWED)

b_extra (Section SectionB)
This question continues in the next screen.

END OF GROUP

b_min := 0
b_max := b007_a
b_n := 5

LOOP FROM 1 TO 4

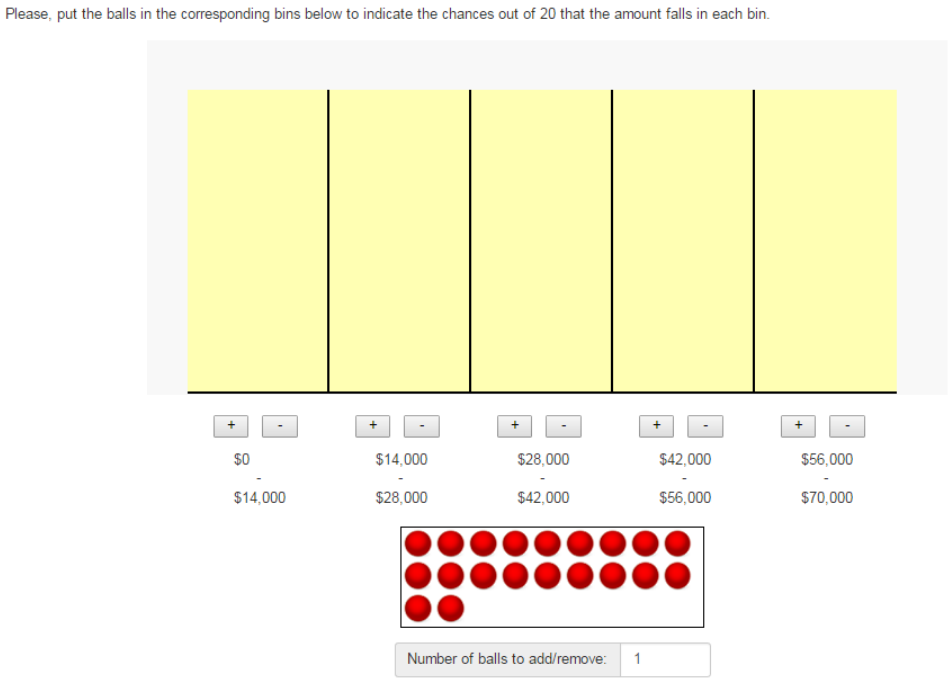
b_x(cnt) := number_format((round((b_n-cnt)/b_n * b_min + cnt/b_n * b_max)/10)*10)

END OF LOOP

b007_n := b_n
b007_x := b_x

b007_b (bins and balls other accounts in section SectionB)
Please, put the balls in the corresponding bins below to indicate the chances out of 20 that the amount falls in each bin.

Figure 3: *b007_b example*



IF (array_sum(explode(”˜”, b007_b)) < 20) THEN

b003_warning (Section SectionB)
You did not put all the balls in bins. Please go back to complete your answer.

END OF IF
END OF IF

b008_intro (Section SectionB)
We would now like to ask you some questions about how you plan your finances.

b008_a (I've tried to determine my financial needs during retirement. in section SectionB)
How much do you agree with the following sentence?

I've tried to determine my financial needs during retirement.
1 Strongly agree
2 Agree
3 Neither agree or disagree
4 Disagree
5 Strongly disagree

b008_b (ever tried how much should save in section SectionB)
Have you ever tried to find out how much you should save in total today and in the coming years in order to finance your target needs during retirement?
1 Yes
2 No

b008_c (have saving target in section SectionB)
How much do you agree with the following sentence?

I have a saving target of regularly saving some percentage of my income, e.g. 5, 10, 15, or...percent.
1 Strongly agree
2 Agree
3 Neither agree or disagree
4 Disagree
5 Strongly disagree

b008_d (have saving target in section SectionB)
How much do you agree with the following sentence?

I have a saving target of regularly saving some amount of money, e.g. $100, $500, $1000, or....per month.
1 Strongly agree
2 Agree
3 Neither agree or disagree
4 Disagree
5 Strongly disagree

IF R $<$ 100 THEN

b009_intro (Section SectionB)
We would like to know if you plan to make any big lifestyle changes after retirement.

b009_a (plan for spending after retirement in section SectionB)
Do you have a plan for spending during retirement?
1 Yes
2 No

b009_b (downsize residence in section SectionB)
Would you move to a smaller or less valuable house around the time of your retirement?
1 Yes
2 No

b009_c (pay off mortgage in section SectionB)
Do you expect to pay off your mortgage (if applicable)?
1 Yes
2 No
3 Not applicable, I do not own a property

b009_d (pay of other debts in section SectionB)
Do you expect to pay off other debts?
1 Yes
2 No
3 Not applicable, I do not have other debts

b009_e (take reverse mortgage in section SectionB)
Would you take a reverse mortgage on your home (if applicable)?
1 Yes
2 No
3 Not applicable, I do not own a property

b009_f (reduce overall spending in section SectionB)
Would you reduce your overall spending?
1 Yes
2 No

b009_g (specific categories reduce spending in section SectionB)
Would you specifically reduce your spending on any of these categories (check all that apply):
1 Food
2 Travel
3 Entertainment
4 Clothing/personal goods
5 Social activities
6 Services

7 None of the above
END OF IF
END OF IF

End of section **SectionB**

Start of section **SectionC1**

IF ssclaim != 1 AND current_age > 64 THEN

c1_001 (enrolled in medicare in section SectionC1)
Are you enrolled in Medicare?
1 Yes
2 No

IF c1_001 = 1 THEN

c1_002 (expectations premium in section SectionC1)
Think about when you were first enrolled in Medicare. Was the premium significantly different from what you thought it would be?
1 Yes, the Medicare premium was much higher than what I expected.
2 Yes, the Medicare premium was much lower than what I expected.
3 No, the Medicare premium was close to what I expected.

END OF IF
END OF IF

End of section **SectionC1**

Start of section **SectionC2**

IF ssclaim = 1 THEN

c2_001 (benefits different than expected in section SectionC2)
Think about when you started receiving Social Security retirement benefits. Did the benefits you received differ significantly from what you had expected?
1 No, not significantly different
2 Yes, they were quite different

IF c2_001 = 2 THEN

c2_002 (how much expected in section SectionC2)
How much had you expected to receive per month?
NUMBER (NO DECIMALS ALLOWED)

END OF IF

c2_003 (premimum different first in medicare in section SectionC2)
Think about when you were first enrolled in Medicare. Was the premium significantly

different from what you thought it would be?
1 Yes, the Medicare premium was much higher than what I expected.
2 Yes, the Medicare premium was much lower than what I expected.
3 No, the Medicare premium was close to what I expected.

END OF IF

End of section **SectionC2**

Start of section **SectionC3**

IF retired = 1 OR current_age $\geq$ R_db THEN

IF db = 1 THEN

c3_001 (benefits different than expected in section SectionC3)
According to our records, you had at least one pension plan that based your benefits on a formula involving age, years of service and salary (known as "Defined benefits plans")? Think of when you started receiving benefits from this or these 'defined benefit plan(s)', did the benefits you received differ significantly from what you had expected?
1 No, not significantly different
2 Yes, they were quite different

IF c3_001 = 2 THEN

c3_002 (how much expected in section SectionC3)
How much had you expected to receive per month?
NUMBER (NO DECIMALS ALLOWED)

END OF IF

END OF IF

END OF IF

End of section **SectionC3**

Start of section **SectionD**

IF retired = 1 THEN

d001 (how well prepared for retirement in section SectionD)
How well prepared were you financially for retirement?
1 Very well prepared
2 Somewhat well prepared
3 Not too prepared
4 Not prepared at all

d002 (ever visit web sites in section SectionD)
Did you ever visit the websites of any of the following agencies or organizations to assist you in your retirement planning? (check all that apply)
1 Social Security Administration

2 Department of Labor
3 Mymoney.gov
4 Internal Revenue Service
5 Pension Benefit Guarantee Corporation
6 Centers for Medicare and Medicaid Services
7 AARP
8 I haven't visited any of these websites

d003 (do anything different in section SectionD)
In thinking about how your retirement is going, is there anything you would do differently?
1 Yes
2 No

IF d003 = 1 THEN

d004 (what to change in section SectionD)
If you could change your retirement, what would you change? Would you (check all that apply)
1 Plan for more income
2 Retire earlier
3 Retire later
4 Prepare to work as part of retirement
5 Make different living arrangements
6 Pay off debts
7 Not give so many gifts to family
8 Be more active/take better care of self
9 Be better informed about preparing financially for retirement
10 Be more careful about spending and fraud
11 Spend retirement savings differently
12 Invest savings differently
13 Ask a professional about planning for retirement

END OF IF

d005 (why retire in section SectionD)
Why did you stop working and retire? (check all that apply)
1 Didn't need the earnings/retirement income was sufficient
2 Didn't want to work any longer
3 Working conditions became unpleasant
4 Spouse was retiring
5 Not healthy enough to keep working
6 Had to take care of family
7 Laid off/fired/accepted buy-out
8 Most everyone retires at my age
9 I became disabled

IF ssclaim = 1 THEN

d006 (why claim when claimed in section SectionD)
Why did you claim Social Security when you did? (check all that apply)
1 I wanted to.
2 I needed the income.
3 I was concerned I might die before claiming if I waited.
4 I was concerned about Social Security's finances.
5 My family and friends said I should.
6 My spouse was claiming.
7 I was seventy and waiting any longer would not have increased my benefits.
8 A professional told me that was the best age to maximize my income.
9 I became disabled.

d007 (expected to claim when claimed in section SectionD)
Did you expect to claim Social Security when you did?
1 Yes
2 No

d008 (change claiming in section SectionD)
If you could change your decision to claim Social Security benefits, what would you change?
1 Claim benefits later
2 Claim benefits earlier
3 Coordinate better with spouse
4 Get more information about benefits
5 Ask a planner, accountant, or other professional
6 Would change nothing

END OF IF

d009 (level of knowledge in section SectionD)
Which of the following best describes your level of knowledge about Social Security benefits?
1 Know a lot about Social Security
2 Know some about Social Security
3 Know very little about Social Security
4 Know nothing about Social Security

d010 (what prompt to return to work in section SectionD)
What would prompt you to return to work? (check all that apply)
1 Need money
2 Want extra money
3 Boredom
4 Tax breaks on working at older ages
5 To feel more productive

6 Demand for my expertise/skills
7 Need to pay off debts.
8 Nothing

d011 (try to go back to work in section SectionD)
Did you try to go back to work after retirement?
1 Yes, but I could not find a job.
2 Yes, I went back to work temporarily.
3 No

d012 (think will live average age in section SectionD)
The average 65-year-old man today can expect to live to age 84 and the average 65 year old woman can expect to live to age 87. Do you think you will live to the average life expectancy for someone your sex?
1 Yes
2 I expect to live longer than that.
3 No, I don't expect to live that long.

d013 (why longer or shorter in section SectionD)
If you expect to live longer or shorter than the average life expectancy for your sex, why do you think so? (check all that apply)
1 Current health
2 Parents' life expectancy/genetics
3 Discrimination
4 Access to medical care
5 I am living a healthy life

d014 (affected retirement behavior in section SectionD)
If you expect to live longer or shorter than average life expectancy for your sex, how has this affected your retirement behavior? (check all that apply)
1 Took Social Security earlier
2 Took Social Security later
3 Stopped working earlier
4 Stopped working later
5 Saved more
6 Saved less
7 Bought an annuity
8 Bought long-term care insurance
9 Took a reverse mortgage
10 Decided to downsize residence
11 None of the above

IF dc = 1 THEN

d014_intro (Section SectionD)
According to our records, in a previous survey you mentioned that you have at least one pension, retirement, or tax-deferred retirement savings plan that will base your benefits on how much money has accumulated in your pension or retirement account, such as a 401(K) or 403(B), often called a **Defined Contribution plan**.

d015_a (balance in retirement savings account when retired in section SectionD)
What was the approximate balance in your retirement savings account when you retired? (If you had more than one account of that type, please think of the combined balance)
NUMBER (NO DECIMALS ALLOWED)

d015_b (balance different than expected in section SectionD)
Did the balance in your retirement savings account differ from what you had expected it would be?
1 No, not significantly different
2 Yes, they were quite different

IF d015_b = 2 THEN
d015_c (how much expected in section SectionD)
How much had you expected to have in your balance?
NUMBER (NO DECIMALS ALLOWED)
END OF IF
END OF IF

d015_intro (Section SectionD)
Now we would like to know how some things have changed for you after retirement.

d016_a (after retirement moved in section SectionD)
In the first five years after retirement, did you move?
1 Yes
2 No

IF d016_a = yes THEN
d016_b (smaller residence in section SectionD)
How does your home now compare to the one you were living in when you retired? Choose the characteristic that made you decide to move there:
1 New home is smaller or less valuable than the previous one.
2 New home is larger or more valuable than the previous one.
ELSE
IF homeowner = YES THEN
d016_c (wish to move in section SectionD)
Do you wish to move but you can't sell your primary residence?
1 Yes

2 No

d016_d (take reverse mortgage in section SectionD)
Did you take a reverse mortgage?
1 Yes
2 No
3 Not applicable

END OF IF

END OF IF

d017 (reduce spending after retirement in section SectionD)
After retirement, have you decreased your spending in one or more of the categories below? (check all that apply)
1 Food
2 Travel
3 Entertainment
4 Services
5 Personal goods
6 Social activities
7 I have not decreased my spending in any of these

END OF IF

End of section **SectionD**

Start of section **SectionE**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

e001_intro (spend out of pocket in section SectionE)
Please think about what you might spend out-of-pocket for your own medical expenses per year when you are 75 years old or older, including expenses such as doctor and dentist expenses, hospitals, nursing homes, prescription drugs, assistive devices and any others. Please include expenses that you would pay yourself (or a family member for you), but do not include what is covered by insurance. Do not include any Medicare premiums.

e001_a (chances spend more than 1500 in section SectionE)
What are the chances that you will spend more than $1,500 per year during that period?
RANGE 0..100

e001_b (chances spend more than 3000 in section SectionE)
What are the chances that you will spend more than $3,000 per year during that period?
RANGE 0..100

e001_c (chances spend more than 8000 in section SectionE)
What are the chances that you will spend more than $8,000 per year during that period?
RANGE 0..100

END OF GROUP

IF maritalstatus IN (1,2) OR livewithpartner = 1 THEN

FLCurrentYear := date("Y")
Fill code of question FLSpouse executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

e001_intro2 (spend out of pocket in section SectionE)
Please think about what your (spouse/partner) might spend out-of-pocket for your own medical expenses per year when they are 75 years old or older, including expenses such as doctor and dentist expenses, hospitals, nursing homes, prescription drugs, assistive devices and any others. Please include expenses that your spouse/partner or you would pay yourself (or a family member for you), but do not include what is covered by insurance. Do not include any Medicare premiums.

e001_d (chances spouse partner spend more than 1500 in section SectionE)
What are the chances that your (spouse/partner) will spend more than $1,500 per year during that period?
RANGE 0..100

e001_e (chances spouse partner spend more than 3000 in section SectionE)
What are the chances that your (spouse/partner) will spend more than $3,000 per year during that period?
RANGE 0..100

e001_f (chances spouse partner spend more than 8000 in section SectionE)
What are the chances that your (spouse/partner) will spend more than $8,000 per year during that period?
RANGE 0..100

END OF GROUP

e002_intro (Section SectionE)
And now we'd like to ask you some questions about your spouse or partner.

e002_a (when formed household in section SectionE)
In what year did you form a household with your current (spouse/partner)?
RANGE 1900..(())

e002_b (spouse partner ever worked since in household in section SectionE)

Has your (spouse/partner) ever worked since then?
1 Yes
2 No

IF e002_b = YES THEN
e002_c (how many years spouse, partner worked in section SectionE)
How many years has he/she worked since you two formed a household?
NUMBER (NO DECIMALS ALLOWED)

spouse_years := e002_c

IF spouse_years < 16 THEN
e003_a (annual earnings in section SectionE)
On average, what were your (spouse/partner)'s annual labor earnings in the years he/she worked since you two formed a household?
NUMBER (NO DECIMALS ALLOWED)
ELSE
FLYears1 := round(spouse_years/2)

e003_b (annual earnings in first period in section SectionE)
On average, what were your spouse/partner's annual labor earnings in the first (()) years he/she worked since you two formed a household?
NUMBER (NO DECIMALS ALLOWED)

e003_c (annual earnings in second period in section SectionE)
On average, what were your spouse/partner's annual labor earnings in the last (()) years he/she worked?
NUMBER (NO DECIMALS ALLOWED)
END OF IF
END OF IF

Fill code of question FLWorking executed

e004_a (spouse, partner continue working in section SectionE)
Will your (spouse/partner) (work/continue working) in the future?
1 Yes
2 No

IF e004_a = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

e004_b (until what age spouse, partner continue working in section SectionE)
Until what age?
RANGE 18..120

e004_c (future earnings spouse, partner in section SectionE)
Please consider your spouse's future labor earnings between now and retirement. How much do you estimate his or her annual labor earnings will be on average?
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

END OF IF

IF e002_b = YES THEN

e005 (how much in benefits in section SectionE)
How much do you think your (spouse/partner) will receive in Social Security retirement benefits **per month**?
NUMBER (NO DECIMALS ALLOWED)

e006 (how much in benefits from defined benefits in section SectionE)
If your (spouse/partner) has any retirement plan that pays based on a **formula including age, years of service and salary**, how much do you think he/she will receive in benefits **per month from that type of plan**?
NUMBER (NO DECIMALS ALLOWED)

e007 (how much in benefits in section SectionE)
If your (spouse/partner) has any retirement plan that pays based on the amount of money accumulated in that account, how much do you think the balance will be **from that type of account** at time of retirement?
NUMBER (NO DECIMALS ALLOWED)

END OF IF

e008 (spouse, partner ever receive inheritance or gifts in section SectionE)
Did your (spouse/partner) ever receive an inheritance or valuable gifts? If so, what would be the total value today of those inheritances or gifts? Please enter zero if your (spouse/partner) never received an inheritance or valuable gifts.
NUMBER (NO DECIMALS ALLOWED)

END OF IF

End of section **SectionE**

Start of section **Closing**

CS_004 (confidence in answers in section Closing)
How confident are you about your answers in this survey?

1 Very confident
2 Somewhat confident
3 Not that confident
4 Not at all confident

CS_005 (how well understood questions in section Closing)
How well do you think you understood the questions in this survey?
1 Very well
2 Somewhat well
3 Not that well
4 Not at all well

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. */