UnderStandingAmericaStudy

UAS 455: RETIREMENT AND SOCIAL SECURITY

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Contents

1 INTRODUCTION

This UAS panel survey, titled "UAS 455: Retirement and Social Security" asks questions about retirement and social security. This survey is no longer in the field. Respondents were paid $9 to complete the survey.

1.1 Topics

This survey contains questions (among others) on the following topics: Consumer Behavior, Retirement And Pensions, Time Preferences. 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 English speaking respondents age 51-70 (inclusive) who reported not receiving Social Security benefits in UAS 238.

As such, this survey was made available to 2151 UAS participants. Of those 2151 participants, 1517 completed the survey and are counted as respondents. Of those who are not counted as respondents, 35 started the survey without completing and 599 did not start the survey. The overall response rate was 70.53%.

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:

UAS455 - Response Overview	
Size of selected sample	2151
Completed the survey	1517
Started but did not complete the survey	35
Did not start the survey	599
Response rate	70.53%

2.2 Timings

The survey took respondents an average of 16 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times
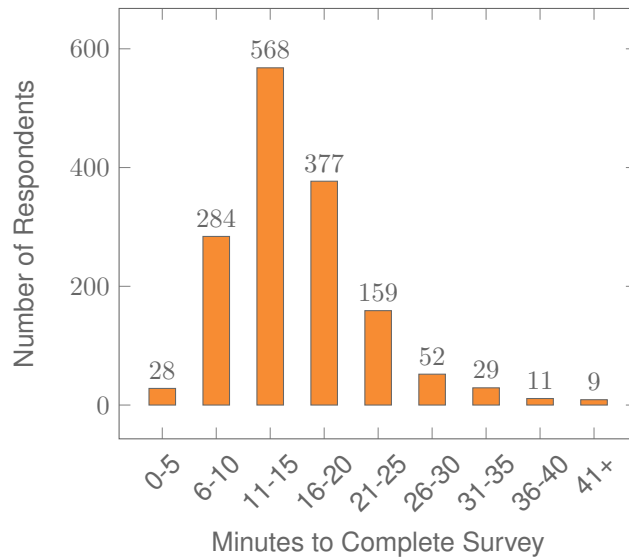
2.3 Sample & Weighting

Sample weights for this survey are computed following the general UAS Weighting Procedure. Specifically, we use a two-step process where we first compute base weights, which correct for unequal probabilities of sampling UAS members, and then generate final, post-stratification weights, which align the sample to the reference population along certain socio-economic dimensions. These are gender (male/female), race and ethnicity (White/Black/Other/Hispanic/Native American), age (18-39/40-49/50/59/60+), education (High school or less/Some college/Bachelor or more), Census regions (Northeast/Midwest//West, excl. CA/CA, excl. LAC, LAC). Benchmark distributions for these variables are derived from the 6 most recent available Current Population Survey (CPS) Basic Monthly Survey with respect to the survey's completion date. The reference population considered for the weights is the U.S. population of adults age 18 and older.

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. More information is available from the UAS Weighting Procedure. 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

mainintro (Section Ssa)
The following questions are about retirement knowledge, perceptions and behaviors.

Some of these questions may look familiar, as they were included in a previous survey. We repeat these questions periodically because we are interested in how retirement knowledge, perceptions and behaviors change over time.

Start of section **Demographics**

currentage := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

IF currentage = EMPTY THEN
currentage (current age asked if not known in section Ssa)
What is your age?
RANGE 18..120
END OF IF

/* The variable ssa_statement_treatment indicates whether the respondent would have been sent the old versus new Social Security Statement. It is based on both birth year and birth month with values:

○ 0 Old statement

○ 1 New treatment

Note: this variable is available on request. It is not part of the publicly available data set. */

ssa_statement_treatment := '0'

IF dateofbirth_month IN (2,3,4,5,6,7) THEN
ssa_statement_treatment := '1'
ELSEIF dateofbirth_month = 1 AND dateofbirth_day = RESPONSE AND dateofbirth_day > 3 THEN
ssa_statement_treatment := '1'
ELSEIF dateofbirth_month = 8 AND date("n") = 5 AND dateofbirth_day = RESPONSE AND date("j") > dateofbirth_day THEN
ssa_statement_treatment := '1'
ELSEIF dateofbirth_month = 8 AND date("n") = 6 THEN
ssa_statement_treatment := '1'
ELSEIF dateofbirth_month = 9 AND date("n") = 6 AND dateofbirth_day = RESPONSE AND date("j") > dateofbirth_day THEN

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ssa_statement_treatment := '1'
END OF IF

q18_year_min := currentage

IF q18_year_min = EMPTY THEN
q18_year_min := '18'
END OF IF

End of section **Demographics**

Start of section **Ssa**

IF maritalstatus IN (1,2) THEN
s4 := 1
ELSEIF maritalstatus = EMPTY THEN
s4 (married in section Ssa)
Are you married?
1 Yes
2 No
ELSE
s4 := 2
END OF IF

s7a (currently receive Social Security benefits in section Ssa)
Do you currently receive Social Security benefits?
1 Yes
2 No

IF s7a != YES THEN
s6a (ever be eligible to receive benefits from Social Security in section Ssa)
Do you think you will be eligible to receive benefits from Social Security in the future?
1 Yes
2 No

IF s6a = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q18_year (AGE EXPECTING TO START SS - YEARS in section Ssa)
At what age do you expect to start collecting Social Security benefits?
RANGE (MIN AGE EXPECTING TO START SS - BASED ON CURRENT AG())..100

q18_month (AGE EXPECTING TO START SS - - MONTHS OLD in section

18

Ssa)
RANGE 0..11

END OF GROUP

Fill code of question FL_q20_text executed
Fill code of question FL_q20_text2 executed

q20 (expected SS benefits per month at age 62 in section Ssa)
If you (start/had started) collecting Social Security benefits at age 62, about how much (do you expect the benefit to be/would the benefits have been) in today's dollars, per month?
NUMBER (DECIMALS ALLOWED)

IF q20 = RESPONSE AND (q20 $<$ 100 OR q20 $>$ 10000) THEN
  FL_q20 := number_format(q20, 0)

  q20_followup (followup expected SS benefits per month at age 62 in section Ssa)
  You gave **$(()) per month** as an answer.

  Is this correct? If not, please go back and change your answer. Otherwise, click "Next" to continue.
  1 This is correct
  2 This is incorrect
END OF IF

IF dateofbirth_year = EMPTY THEN
  dateofbirth_year (R DaTE OF BIRTH YEAR in section Demographics)
  In what year were you born?
  RANGE 1900..2022
END OF IF

IF dateofbirth_year $<$ 1943 THEN
  FRA := 65
ELSEIF dateofbirth_year $<$ 1955 THEN
  FRA := 66
ELSEIF dateofbirth_year $>$ 1954 THEN
  FRA := 67
ELSE
  FRA := 67
END OF IF

Fill code of question FL_q21_text executed
Fill code of question FL_q21_text2 executed

q21 (expected SS benefits per month at FRA in section Ssa)
If you (start/had started) collecting Social Security benefits at age (calculated FRA()), about how much (do you expect the benefit to be/would the benefits have been) in today's dollars, per month?
NUMBER (DECIMALS ALLOWED)

IF q21 = RESPONSE AND (q21 < 100 OR q21 > 10000) THEN
 FL_q21 := number_format(q21, 0)

 q21_followup (followup expected SS benefits per month at FRA in section Ssa)
 You gave **$(()) per month** as an answer.

 Is this correct? If not, please go back and change your answer. Otherwise, click "Next" to continue.
 1 This is correct
 2 This is incorrect
END OF IF

q19 (TYPE OF SS EXPECT TO RECEIVE in section Ssa)
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

ch047 (how file for benefits in section Channels)
How will you file for your Social Security benefits?
1 Going to a Social Security office
2 Claiming online on the Social Security website
3 Filing a claim by phone
4 Filing a claim in another way, such as by mail
5 No preference

IF currentage > 61 THEN
 /* The answer options in q23 are presented in random order per variables Shuffle-Order_q23 with values:

   ○ 1 I am still working

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- 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

- 12 I/we decided to postpone collecting benefits based on the information in the Social Security Statement

- 10 I/we were encouraged to delay by an employee at the Social Security office

- 11 Other

Note: The 'Other' option is always presented last. */

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, 12 →12))
ShuffleOrder_q23(12) := 11
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q23 (REASON DELAYED COLLECTING SS in section Ssa)
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
12 I/we decided to postpone collecting benefits based on the information in the Social Security Statement
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 Ssa)
STRING

END OF GROUP
END OF IF
END OF IF
ELSE
q19b_maximum := currentage

IF q19b_maximum = EMPTY THEN
q19b_maximum := 120
END OF IF

s12a (age started receiving benefits in section Ssa)
At what age did you claim your Social Security retirement benefits?
RANGE 0..(maximum age for q19b())

IF s12a = RESPONSE AND s12a < 62 THEN
s12a_warning (Section Ssa)
You said you claimed at age (age started receiving benefits()). If this is correct, click 'Next' to continue. Otherwise, please go back and revise your answer.
END OF IF

s12d (current type of SS benefit receiving in section Ssa)
What type of Social Security benefit do you currently receive?
1 Retired Worker
2 Disability
3 Spousal
4 Survivor
5 Don't know

s12b (how satisified with decision in section Ssa)
How satisfied are you now with your decision to start claiming benefits at this age?

1 Very satisfied
2 Satisfied
3 Neither satisfied nor dissatisfied
4 Dissatisfied
5 Very dissatisfied

s12c (had sufficient information about when to claim in section Ssa)
Do you feel you had sufficient information about when to claim Social Security benefits to make the best decision for yourself and your family?
1 Yes
2 No

/* The answer options in q12 are presented in random order per variables Shuffle-Order_q12 with values:

- ○ 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 decided to claim based on the information in the Social Security Statement

- ○ 10 I/we were encouraged to claim by an employee at the Social Security office

- ○ 11 I/we were encouraged to claim by friends or family

- ○ 12 Other

Note: The 'Other' option is always presented last. */

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, 11 →11))
  ShuffleOrder_q12(12) := 12
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q12 (REASON COLLECTED SS BEFORE FULL RET AGE in section Ssa)
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 decided to claim based on the information in the Social Security Statement
10 I/we were encouraged to claim by an employee at the Social Security office
11 I/we were encouraged to claim by friends or family
12 Other, please specify:

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

END OF GROUP
END OF IF

IF s4 = 1 THEN
s7b (spouse currently receive Social Security benefits in section Ssa)
Does your spouse currently receive Social Security benefits?
1 Yes
2 No
END OF IF

s8a (current employment status in section Ssa)
Which of the following best describes your employment status? Are you currently...?
1 Employed full-time
2 Employed part-time
3 Not currently employed, but looking for work
4 Not currently employed, and not looking for work
5 Not currently employed due to disability
6 Retired

IF s8a = 6 THEN
s8c (retired work status in section Ssa)
You mentioned that you are retired, but are you...?
1 Not working at all
2 Working part-time
3 Working full-time

IF s4 = 1 THEN
  s8b (spouse current employment status in section Ssa)
  Which of the following best describes your spouse's employment status? Is your spouse currently...?
  1 Employed full-time
  2 Employed part-time
  3 Not currently employed, but looking for work
  4 Not currently employed, and not looking for work
  5 Not currently employed due to disability
  6 Retired

  IF s8b = 6 THEN
    s9c (spouse retired work status in section Ssa)
    You mentioned that your spouse is retired, but is he or she...?
    1 Not working at all
    2 Working part-time
    3 Working full-time
  END OF IF

  IF s8a = 6 AND s8b = 6 THEN
    s11 (retired whose annual earnings higher in section Ssa)
    Between you and your spouse, on average whose annual earnings would you say are higher?
    1 Myself
    2 My spouse
    3 Both earn about the same
    4 Varies
  END OF IF
END OF IF

Fill code of question FL_q5 executed

q5 (provide you with the level of benefits you are supposed to get under current law in the future in section Ssa)
(How confident are you that, when you collect Social Security benefits, the Social Security system will be able to provide you with **the same level of benefits** you are entitled to un-der current law?/How confident are you that, in the future, the Social Security system will continue to provide you with **the same level of benefits** you currently receive?)
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident

Fill code of question FL_q6a executed

q6a (how confident SS pays at least some of benefits in section Ssa)
(How confident are you that, when you collect Social Security benefits, the Social Security system will be able to pay you **at least some** of the benefits you are entitled to under current law?/How confident are you that, in the future, the Social Security system will be able to pay you **at least some** of the benefits you currently receive?)
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF s8a = 6 THEN

q8a (retired ever interact SSA in section Ssa)
Prior to retiring from work, did you ever (select all that apply):
1 Visit a Social Security office
2 Call the Social Security Administration
3 Visit the Social Security website
8 Receive and review a Social Security Statement in the mail
4 Use a retirement calculator such as those on the SSA website and other organizations
5 Consult professional sources of advice on retirement planning (such as a financial planner)
6 Discuss financial planning for retirement with family and friends
7 None of the above

q8b (retired investment actions in section Ssa)
Prior to retirement from work, did you (select all that apply):
1 Participate in your employer's retirement savings program
2 Set aside money for retirement in a savings account
3 Contribute to a 401(k), 403(b) or equivalent
4 Set up an Individual Retirement Account (IRA)
5 Purchase Certificates of Deposits (CDs)
6 Invest in mutual funds, stocks and/or bonds
7 None of the above

ELSE

q8c (not retired ever interact SSA in section Ssa)
Have you ever (select all that apply):
1 Visited a Social Security office

2 Called the Social Security Administration
3 Visited the Social Security website
8 Receive and review a Social Security Statement in the mail
4 Used a retirement calculator such as those on the SSA website and other organizations
5 Consulted professional sources of advice on retirement planning (such as a financial planner)
6 Discussed financial planning for retirement with family and friends
7 None of the above

q8d (not retired investment actions in section Ssa)
Have you ever (select all that apply):
1 Participated in your employer's retirement savings program
2 Set aside money for retirement in a savings account
3 Contributed to a 401(k), 403(b) or equivalent
4 Set up an Individual Retirement Account (IRA)
5 Purchased Certificates of Deposits (CDs)
6 Invested in mutual funds, stocks and/or bonds
7 None of the above

END OF IF

END OF GROUP

q9 (how a worker's Social Security benefits are calculated in section Ssa)
Which of the following best describes how a worker's Social Security benefits are calculated? If you are unsure, please give your best guess.
1 They are based on how long the person worked and his or her pay during the last five years
2 They are based on the average of a person's highest 35 years of earnings
3 They are based on the Social Security taxes paid and the interest on those taxes
4 They are based on a person's income tax bracket when he or she claims benefits

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q10_intro (Section Ssa)
Next, please tell us if you believe the following statements to be true or false.

SUBGROUP OF QUESTIONS

q10a (benefits if their spouse qualifies for SS in section Ssa)
Someone who has never worked for pay may still be able to claim benefits if his or her spouse qualifies for Social Security.
1 True

2 False

q10b (Social Security benefits are not affected by claiming age in section Ssa)
The amount of Social Security retirement benefits is not affected by the age at which someone starts claiming
1 True
2 False

q10c (Social Security benefits are adjusted for inflation in section Ssa)
Social Security benefits are adjusted for inflation
1 True
2 False

q10f (Social Security is paid for by a tax placed on both workers and employers in section Ssa)
Social Security is paid for by a tax placed on both workers and employers
1 True
2 False

q10g (if disabled most are entitled to SS in section Ssa)
Workers who pay Social Security taxes are entitled to Social Security disability benefits if they become disabled and are no longer able to work
1 True
2 False

q10h (children under 18 get SS benefits in section Ssa)
If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits
1 True
2 False

q10i (spouse entitled to benefits in section Ssa)
If a worker who pays Social Security taxes dies, his/her spouse may claim Social Security survivor benefits only if they have children
1 True
2 False

q10j (divorces person never entitled in section Ssa)
A divorced person is never entitled to receive retirement benefits on their ex-spouse's record
1 True
2 False

q10k (People have to claim Social Security retirement benefits as soon as they retire from work. in section Ssa)

> People have to claim Social Security retirement benefits as soon as they retire from work.
> 1 True
> 2 False

q11 (confidence true, false in section Ssa)
In general, how confident are you that the responses you just gave to these true or false questions are correct?
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident

Fill code of question FL_q13 executed

q13 (N age eligible SS w/o reduction early retirement in section Ssa)
At what age (are you/were you) eligible to receive Social Security retirement benefits without a reduction for early claiming?
1 61 or younger
2 62
3 63
4 64
5 65
6 66
7 67
8 68 or older
9 Never/Not eligible
10 Already eligible
11 Don't know

End of section **Ssa**

Start of section **Naming**

NP_01 (Early Eligibility Age in section Naming)
One of the terms used by Social Security is Early Eligibility Age, or EEA. To the best of your knowledge, what is your personal Earliest Eligibility Age for claiming Social Security retirement benefits?
RANGE 55..75

NP_02 (FRA in section Naming)

Another term used by Social Security is Full Retirement Age, or FRA. To the best of your knowledge, what is your personal Full Retirement Age?
RANGE 55..75

NP_03 (work retirement age in section Naming)
Based on Social Security guidelines, what is the relationship between the age at which you stop working and the age at which you can begin claiming benefits?
1 Both occur at the same age
2 The age at which you stop working should be first
3 The Social Security claiming age should be first
4 Any of these combinations are acceptable
5 Don't know

End of section **Naming**

Start of section **Ssa2**

IF s8c = 1 THEN

ELSE
  q17_age_minimum := empty
  q17_age_maximum := empty

  IF s8a != 6 THEN
    q17_age_minimum := currentage
    q17_age_maximum := 120
  ELSE
    q17_age_minimum := 18
    q17_age_maximum := currentage
  END OF IF

  IF q17_age_minimum = EMPTY THEN
    q17_age_minimum := 18
  END OF IF

  IF q17_age_maximum = EMPTY THEN
    q17_age_maximum := 120
  END OF IF

  Fill code of question FLQ17 executed

  GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q17 (age retire in section Ssa2)
At what age (do you plan to/did you) retire?
1 years old
6 Don't work/Stay at home/ Not applicable
7 Never, I plan to work as long as possible
8 Don't know

q17_age (age retire in section Ssa2)
RANGE (())..(())

END OF GROUP
END OF IF

IF S4 = 1 THEN
Fill code of question FLQ18 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q18b (expected age spouse retire in section Ssa2)
To the best of your knowledge, at what age (does your spouse plan to retire/did your spouse retire)?
1 years old
6 Don't work/Stay at home/ Not applicable
7 Never, plans to work as long as possible
8 Don't know

q18_age (spouse age retire in section Ssa2)
RANGE 18..120

END OF GROUP
END OF IF

IF S4 = 1 THEN
IF S7b != 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q19c (what age spouse claim SS retirement benefits in section Ssa2)
At what age does your spouse plan to claim his or her Social Security retirement benefits?
1 At years old
6 Not eligible
7 Never
8 Don't know

> **q19c_age** (age spouse claim SS in section Ssa2)
> RANGE 18..120
>
> END OF GROUP

ELSE

> **q19d** (age spouse claimed SS retirement benefits in section Ssa2)
> At what age did your spouse claim his or her Social Security retirement benefits?
> RANGE 18..120

END OF IF

END OF IF

Q21a (expected monthly benefit in section Ssa2)
Imagine an individual, Mr. Spencer Wills, who is retired from work and turning 63 today. Spencer expects his monthly Social Security retirement benefit to be about $2,000 if he claims now. How much should he expect his monthly benefit to be if he decides to wait another year and claim when he is 64?
1 It would stay the same
2 Approximately $2,120 (6% higher)
3 Approximately $2,020 (1% higher)
4 Approximately $2,300 (15% higher)

IF S7a = 2 AND q18_year = RESPONSE AND q18_year < 70 THEN

> **q22d** (maintain reasonable standard of living in section Ssa2)
> If you were for any reason not able to receive Social Security benefits until age 70, do you think you would be able to draw on other savings or income to maintain a reasonable standard of living until then?
> 1 Yes
> 2 No
> 3 I don't know

END OF IF

End of section **Ssa2**

Start of section **Channels**

IF s7a != 1 THEN

> GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN
>
> > **ch016_intro** (Section Channels)
> > Now, thinking only about how you would like to receive information in the future, please tell us how **useful** you would find the following sources of information about Social Security benefits.

ch016a (Information mailed by the Social Security Administration to my home in section Channels)
Information mailed by the Social Security Administration to my home
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016b (Public service announcements in the print media in section Channels)
Public service announcements in the print media or their web sites
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016c (Public service announcements in the television or radio in section Channels)
Public service announcements in the television or radio
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016d (Public service announcements via social media in section Channels)
Public service announcements via social media (Facebook or Twitter)
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016e (Information posted in community spaces in section Channels)
Information posted in community spaces such as churches, libraries and community centers
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016f (Information provided by a Social Security Administration representative in person in section Channels)
Information provided by a Social Security Administration representative in person, in a locationsuch as community center or local school
1 Very useful
2 Somewhat useful

3 Not very useful
4 Not useful at all

ch016g (Information provided at my place of work in section Channels)
Information provided at my place of work
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016h (Web-based tutorials by the Social Security Administration (such as on YouTube) in section Channels)
Web-based tutorials by the Social Security Administration (for example in the form of YouTube videos or other platforms)
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch016i (A Social Security Administration smartphone application (app) in section Channels)
A Social Security Administration smartphone application (app)
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch017_intro (Section Channels)
Please tell us how strongly you agree or disagree with the following statements:

ch017a (have enough information about Social Security retirement eligibility and benefits in section Channels)
I currently have enough information about my Social Security retirement eligibility and benefits
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree

4 Strongly disagree

ch017b (receive more information from Social Security about benefits and planning for retirement in section Channels)
I would like to receive more information from Social Security about my benefits and planning for my retirement
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch017c (trust more Social Security than other government sources in section Channels)
I **trust** information about retirement planning provided by the Social Security Administration more than information from other government sources
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch017d (trust Social Security more than private or non-government sources in section Channels)
I **trust** information about retirement planning provided by the Social Security Administration more than information from private or non-government sources
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch017e (can easily find information about Social Security retirement eligibility and benefits in section Channels)
I can **easily find** the information I want/need about my Social Security retirement eligibility andbenefits
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch017f (Information provided in person by a Social Security representative is more relevant in section Channels)
Information provided in person by a Social Security representative is more relevant to me and my specific situation than the information I can find on the website
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree

4 Strongly disagree

ch017g (always open and carefully read all mail received from Social Security Administration in section Channels)
I always open and carefully read all mail I receive from the Social Security Administration
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch017h (comfortable performing online transactions related to Social Security benefits in section Channels)
I am comfortable performing online transactions related to my Social Security benefits
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

END OF SUBGROUP

END OF GROUP
END OF IF

ch018 (heard about my social security in section Channels)
My Social Security is an online account that adults with a Social Security number can set up through the Social Security Administration.

Have you previously heard about My Social Security?
1 Yes
2 No

IF ch018 = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch019 (how heard about my social security in section Channels)
Where did you hear about My Social Security? Please check all that apply.
1 Family, friends and/or colleagues
2 Employer
3 Television, radio, newspaper and other media
4 Social Security Administration
8 Other government agencies (such as the Department of Labor or the Consumer Financial Protection Bureau)
11 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)

12 Nonprofit organizations (such as AARP)
14 Community organizations (such as churches, libraries and community centers)
15 Other, please specify:
16 None of the above

ch019_other (other how heard about my social security in section Channels)
STRING

ch020 (set up a my Social Security account in section Channels)
Have you set up a My Social Security account?
1 Yes
2 No

ch022_intro (done any with my social security account in section Channels)
Have you ever used My Social Security to do any of the following? Please select all that apply.
1 Track and verify your earnings
9 Get a replacement Social Security card
2 Get an estimate of future benefits
3 Get a letter with proof of benefits
4 Change your personal information such as address
5 Start or change your direct deposit
6 Get a replacement Medicare card
7 Get a replacement SSA-1099 or SSA-1042S
8 None of the above

ch023_intro (Section Channels)
We are interested in your views about your My Social Security account. Please tell us the extent to which you agree or disagree with the following statements:

ch023a (confident in the security of personal information in section Channels)
I am confident in the security of my personal information
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch023b (My Social Security account is easy to use in section Channels)

My Social Security account is easy to use
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch023c (personal information on my Social Security account is timely and accurate in section Channels)
The personal information on my Social Security account is timely and accurate
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch023d (Transactions made on my Social Security account are reliable in section Channels)
Transactions made on My Social Security account are reliable
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

ch023e (My Social Security account allows to perform most of the transactions needed in section Channels)
My Social Security account allows me to perform most of the transactions I need to conduct with regarding Social Security
1 Strongly agree
2 Somewhat agree
3 Somewhat disagree
4 Strongly disagree

END OF SUBGROUP

END OF GROUP
ELSE
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch021 (Why not set up my social security in section Channels)
Why not? Please check the main reason.
1 Do not like to provide or receive personal information online
2 Too burdensome to set up
3 Not very useful / no need right now
4 Tried but was not able to complete registration for technical reasons
5 Do not know enough about it
6 No particular reason

7 Other, please specify:

ch021_other (other reason not set up my social security account in section Channels)
STRING

END OF IF
END OF IF

IF (ch018 = 1 AND ch020 != 1) OR ch018 != 1 THEN
  IF s7a != 1 THEN
  ch024 (willing to set up a my Social Security Account in section Channels)
  Would you be willing to set up a My Social Security Account?
  1 Yes
  2 No
  3 Maybe/Don't know
  END OF IF
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch042 (ever received social security statement through mail in section Channels)
Periodically, the Social Security Administration sends a Social Security Statement to individuals eligible to receive benefits. The Statement is a notice of yearly lifetime earnings covered under Social Security and estimated future benefits.

To the best of your knowledge, have you ever received a Social Security Statement through the mail?
1 Yes
2 No

IF ch020 = 1 THEN

ch042a (ever received security statement through My Social Security social in section Channels)
To the best of your knowledge, have you ever received a Social Security Statement through your My Social Security account?
1 Yes
2 No

END OF IF

IF ch042 = 1 OR (ch020 = 1 AND ch042a = 1) THEN

ch043 (how careful read statement in section Channels)
Thinking about the Statement you received from Social Security, how carefully did you read it?
1 Very carefully
2 Somewhat carefully
3 Not too carefully
4 Not at all carefully
5 Did not read it

ch044 (which parts read in section Channels)
Social Security would like your help determining which parts of the Statement were useful to people who read it. Which of the following parts of the Statement do you recall reading? Please select all that apply.
1 Information about the future of Social Security
2 My projected benefit amount
3 Record of my yearly earnings
4 Amount of Social Security taxes paid
5 General information about Social Security services and products
6 Information about Social Security website
7 None of the above

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch045_intro (intro in section Channels)
Have you already taken or are you likely to take any of the following actions as a result of receiving the Statement? Please choose Yes or No for each question:

SUBGROUP OF QUESTIONS

ch045a (Keep the statement with important papers in section Channels)
Keep the Statement with important papers
1 Yes
2 No

ch045b (Change your personal savings rate in section Channels)
Change your personal savings rate
1 Yes
2 No

ch045c (Change your financial plans for the future in section Channels)
Change your financial plans for the future
1 Yes

2 No

ch045d (Contact a financial advisor in section Channels)
Contact a financial advisor
1 Yes
2 No

ch045e (Contact the Social Security Administration in section Channels)
Contact the Social Security Administration
1 Yes
2 No

ch045f (Change your intended claiming age for Social Security retirement benefits in section Channels)
Change your intended claiming age for Social Security retirement benefits
1 Yes
2 No

END OF SUBGROUP

END OF GROUP

ch044a (receive one or more fact sheets with statement in section Channels)
Some workers receive additional fact sheets from Social Security. These fact sheets cover topics like Social Security benefits, retirement planning, or Medicare to selected workers. To the best of your knowledge, did you receive one or more of these fact sheets with your Statement?
1 Yes
2 No

IF ch044a = 1 THEN
GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch044b (which fact sheets received in section Channels)
Which fact sheets did you receive (check all that apply):
1 Retirement Ready, describing how benefits depend on earnings and claiming age.
2 Social Security Basics for New Workers, for workers who just started earning
3 How You Become Eligible for Benefits, for those who have not yet worked enough to be eligible for benefits
4 Additional Work Can Increase Your Future Benefits, for workers without 35 years of earnings
5 You Have Earnings Not Covered by Social Security, for those with certain government or foreign earnings
6 Medicare Ready, describing the Medicare program

41

7 Other, please specify:

ch044b_other (other which fact sheets received in section Channels)
STRING

END OF GROUP

ch044c (useful fact sheets in section Channels)
How useful did you find any fact sheets sent with your Statement?
1 Very useful
2 Somewhat useful
3 Not very useful
END OF IF
END OF IF

ch046 (future preference receive statement in section Channels)
In the future, how would you prefer to receive the Social Security Statement?
1 By paper mail
2 Through the internet or email
3 Both
4 No preference
5 Not applicable

IF ch046 = 1 THEN
Ch046_follow_A1 (why prefer paper statement in section Channels)
Please select the reasons why you would prefer to receive the Social Security Statement
on paper. Select all that apply:
1 I like to file the mailed statement for my records, as it is an official document
2 It is easier to share a paper statement with my spouse or other family members
3 It is easier to receive the statement by mail
4 It takes more time to do things online
5 I would not know how to find my statement online
6 I would be concerned about the privacy of my information online
7 I would not know how to retain an electronic copy for my records

IF cardinal(Ch046_follow_A1) > 1 THEN
LOOP FROM 1 TO 7

IF cnt IN Ch046_follow_A1 THEN

Ch046_follow_A2_options(cnt) := cnt

ELSE

| Ch046_follow_A2_options(cnt) := empty

  END OF IF

 END OF LOOP

 Ch046_follow_A2 (main reason why prefer paper statement in section Channels)
 Which would you say is the **main** reason among the ones you selected?
 1 I like to file the mailed statement for my records, as it is an official document
 2 It is easier to share a paper statement with my spouse or other family members
 3 It is easier to receive the statement by mail
 4 It takes more time to do things online
 5 I would not know how to find my statement online
 6 I would be concerned about the privacy of my information online
 7 I would not know how to retain an electronic copy for my records
 ELSEIF Ch046_follow_A1 = RESPONSE THEN
 | Ch046_follow_A2 := Ch046_follow_A1
 END OF IF
ELSEIF ch046 = 2 THEN
 GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

  Ch046_follow_B1 (why prefer online statement in section Channels)
  Please select the reasons why you would prefer to receive the Social Security State-
  ment by internet or email. Select all that apply:
  1 It is easier to keep electronic copies for my records
  2 It is easier to share electronic copies with my spouse or other family
  3 It helps prevent paper waste
  4 Other, please specify:

  Ch046_follow_B1_other (other why prefer online statement in section Channels)
  STRING

 END OF GROUP

 IF cardinal(Ch046_follow_B1) > 1 THEN
 LOOP FROM 1 TO 4

  IF cnt IN Ch046_follow_B1 THEN

  | Ch046_follow_B2_options(cnt) := cnt

  ELSE

```
        Ch046_follow_B2_options(cnt) := empty

     END OF IF

  END OF LOOP
```

Ch046_follow_B2 (main reason why prefer online statement in section Channels)
Which would you say is the **main** reason among the ones you selected?
1 It is easier to keep electronic copies for my records
2 It is easier to share electronic copies with my spouse or other family
3 It helps prevent paper waste
4 Other: (other why prefer online statement())

```
ELSEIF Ch046_follow_B1 = RESPONSE THEN
  Ch046_follow_B2 := Ch046_follow_B1
 END OF IF
END OF IF
```

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch048_intro (Section Channels)
Listed below are some ways the Social Security Administration could provide information to working Americans. Please indicate how useful each of the following would be to you:

SUBGROUP OF QUESTIONS

ch048f (Written advice and materials mailed regularly in section Channels)
Written advice and materials mailed regularly
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch048g (Written advice and materials via Social Security website in section Channels)
Written advice and materials via Social Security's website
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch048b (Webinars or online videos in section Channels)
Webinars or online videos
1 Very useful
2 Somewhat useful
3 Not very useful

4 Not useful at all

ch048c (Retirement calculators in section Channels)
Retirement calculators
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch048d (Public service announcements for television or radio in section Channels)
Public service announcements for television or radio
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

ch048e (Social Security phone line in section Channels)
Social Security phone line
1 Very useful
2 Somewhat useful
3 Not very useful
4 Not useful at all

END OF SUBGROUP

END OF GROUP

ch049 (future info most helpful to receive in section Channels)
In the future, what kinds of information would be most helpful for you to receive from the Social Security Administration? Please select all that apply.
1 How to plan for retirement
2 How to apply for Social Security benefits
3 How much your Social Security benefits will be
4 Information about the future solvency of the Social Security system
5 Taxes and deductions from Social Security benefits
6 Information about spousal and/or survivor benefits
7 None of the above

End of section **Channels**

Start of section **Treatment**

IF s7a !=1 THEN

/* Respondents are shown either a textual or tabular representation of future benefits per variable treatment_randomizer with values:

- 1 Textual representation

- 2 Tabular representation

*/

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

IF treatment_randomizer = 1 THEN
| **treat2_1** (Section Treatment)
| The older you are when you first claim Social Security retirement benefits, the higher
| your monthly benefit will be. The figure below presents an example of how these bene-
| fits change with claiming age. Your personal benefits will likely be different, but the rate
| at which your benefit will increase with age is similar. Once you've reviewed the figure,
| we'll ask you questions about your planned claiming age.
ELSE
| **treat2_2** (Section Treatment)
| The older you are when you first claim Social Security retirement benefits, the higher
| your monthly benefit will be. The figure below presents an example of how these bene-
| fits change with claiming age. Your personal benefits will likely be different, but the rate
| at which your benefit will increase with age is similar. Once you've reviewed the figure,
| we'll ask you questions about your planned claiming age.
| END OF IF
END OF IF

End of section **Treatment**

Start of section **Section3**

IF s7a !=1 THEN
| **sec3_intro** (Section Section3)
| In the next few questions, we are going to ask you to make a number of choices about
| Social Security benefits.
|
| **q31b** (after info age receive benefits with scale in section Section3)
| Given the information you have just seen, at what age do you plan to start receiving
| Social Security benefits?
| RANGE 62..70
|
| **q32** (age receive how confident right decision in section Section3)

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How confident do you feel that this decision is right for you?
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident

q33 (age fully retire in section Section3)
At what age do you plan to fully retire, i.e. stop working? Note: This can be different than the age you plan to start Social Security benefits.
RANGE 18..120

q34 (age stop working how confident right decision in section Section3)
How confident do you feel that this decision is right for you?
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident
END OF IF

q35_intro (Section Section3)
Now we'll show you two ways of displaying how Social Security retirement benefits depend on claiming age.

Text

textbfBar Chart

q35 (which figure more clear in section Section3)
Looking at the Text Figure and the Bar Chart, which helps you to understand more clearly how Social Security benefits change with claiming age?
1 The Bar Chart was much clearer than the Text Figure
2 The Bar Chart was somewhat clearer than the Text Figure
3 The Bar Chart was just as clear as the Text Figure
4 The Text Figure was somewhat clearer than the Bar Chart
5 The Text Figure was much clearer than the Bar Chart
6 Neither the Bar Chart nor the Text Figure were clear

q36 (which figure prefer in section Section3)
Which way of showing how Social Security benefits change with age do you prefer?
1 I strongly prefer the Bar Chart over the Text Figure
2 I somewhat prefer the Bar Chart over the Text Figure
3 I'm indifferent between the Bar Chart and the Text Figure
4 I somewhat prefer the Text Figure over the Bar Chart
5 I strongly prefer the Text Figure over the Bar Chart
6 I do not like either

End of section **Section3**

Start of section **Closing**

CS_001 (HOW PLEASANT INTERVIEW in section Closing)
Could you tell us how interesting or uninteresting you found the questions in this interview?
1 Very interesting
2 Interesting
3 Neither interesting nor uninteresting
4 Uninteresting
5 Very uninteresting

CS_003 (comments in section Closing)
Do you have any other comments on the interview? Please type these in the box below. (If you have no comments, please click next to complete this survey.)
STRING

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. */