UnderStandingAmericaStudy

UAS 473: HEALTH IN AMERICA

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Contents

1 INTRODUCTION

This survey, titled ”UAS 473: Health in America”, asks questions about respondents’ expectations for their health and that of the population in the future 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: Health, Retirement Pensions. A complete survey topic categorization for the UAS can be found here.

1.2 Experiments

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

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

Custom selection of active respondents with an over-sample of respondents who have given pessimistic longevity expectations and who have not received a Social Security statement recently.

As such, this survey was made available to 3000 UAS participants. Of those 3000 participants, 2309 completed the survey and are counted as respondents. Of those who are not counted as respondents, 27 started the survey without completing and 664 did not start the survey. The overall response rate was 76.97%.

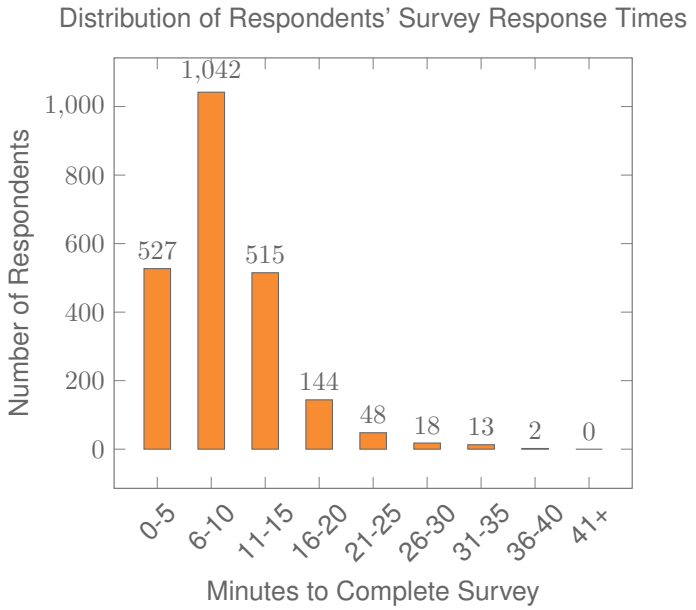
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey response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

The detailed survey response rate is as follows:

UAS473 - Response Overview	
Size of selected sample	3000
Completed the survey	2309
Started but did not complete the survey	27
Did not start the survey	664
Response rate	76.97%

2.2 Timings

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



2.3 Sample & Weighting

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

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.

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

Start of section **Demographics**

currentage := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)

End of section **Demographics**

Start of section **Longevity**

l_intro (Section Longevity)
Thank you for participating! This survey will provide you with some information about health in America, and then you will be asked some questions about what you expect for your health and that of the population in the future.

l001 := gender

IF l001 = EMPTY THEN
> **l001** (gender in section Longevity)
> What is your gender?
> 1 Male
> 2 Female
> 3 Other
> 4 Prefer not to answer

END OF IF

l001_dummy := l001
l002 := currentage

IF l002 = EMPTY THEN
> **l002** (age in section Longevity)
> What is your age?
> RANGE 0..120

END OF IF

l018_intro (Section Longevity)
In the following questions, we would like for you to give a number from 0 to 100, where 0 means that you think there is absolutely no chance, and 100 means that you think the event is absolutely sure to happen.

IF l002 $<$ 75 THEN
> **l018a** (percent chance live to 75 in section Longevity)
> What is the percent chance that you will **live to be 75**?

RANGE 0..100
END OF IF

IF l002 < 85 THEN
l018b (percent chance live to 85 in section Longevity)
What is the percent chance that you will **live to be 85**?
RANGE 0..100
END OF IF

/* Respondents receive one of four statements per variable l020_randomizer with values:

- 1 LE statement only
- 2 Pure control
- 3 Combined treatment
- 4 Teppa arm

*/

IF l020_randomizer = EMPTY THEN
l020_randomizer := mt_rand(1,4)
END OF IF

FL_left := getYearsLeft(l002, l001)
FL_left2 := l002 + FL_left

IF l020_randomizer = 1 THEN
fl_l020_1 (Section Longevity)
The National Center for Health Statistics provides information about the nation's health. The Center monitors trends in the population's life expectancy and publishes results every few years. The latest estimates show that an average (R gender) who is (R age) in 2018 can expect to live an **additional (FL_left) years**. That means that a (R age) year-old (R gender) has a **life expectancy of more than (FL_left2) years**.
ELSEIF l020_randomizer = 2 THEN
fl_l020_2 (Section Longevity)
There were around 4 million births in the United States last year. This means that for every 1,000 people, 12.4 babies were born. The birthrate in the United States has gone down overall in the last 15+ years. Fewer babies are born now than there were in 1990. The US ranks 158 in the world in terms of birth rates. That means that 157 countries have more babies per 1,000 people, and 68 countries have fewer babies.
ELSEIF l020_randomizer = 3 THEN
fl_l020_1 (Section Longevity)
The National Center for Health Statistics provides information about the nation's health. The Center monitors trends in the population's life expectancy and publishes results

every few years. The latest estimates show that an average (R gender) who is (R age) in 2018 can expect to live an **additional (FL_left) years**. That means that a (R age) year-old (R gender) has a **life expectancy of more than (FL_left2) years**.

fl_l020_3 (Section Longevity)
Researchers and health professionals are saying that very long lives are the probable destiny of most people alive today. People are living longer today than they ever did in human history, and recent medical advances can extend lifespans even more. For example, men and women ages 50 to 64 who were diagnosed in 2010 with certain types of cancer were about 50% more likely to be alive five years after diagnosis than people of the same age diagnosed in 1995. Developments in medical treatment for all kinds of conditions continue today at an accelerated pace.

ELSEIF l020_randomizer = 4 THEN
FL_p := getProbabilities(l002, l001)
FL_p75 := FL_p(1)
FL_p85 := FL_p(2)
FL_p95 := FL_p(3)

IF l001 = 1 THEN
FL_l020_7 (Section Longevity)
On average, men born in the same year as you have an (FL_p75) in 100 chance of living to age 75, a (FL_p85) in 100 chance of living to age 85 and a (FL_p95) in 100 chance of living to age 95.
ELSE
FL_l020_6 (Section Longevity)
On average, women born in the same year as you have an (FL_p75) in 100 chance of living to age 75, a (FL_p85) in 100 chance of living to age 85 and a (FL_p95) in 100 chance of living to age 95.
END OF IF
END OF IF

End of section **Longevity**

Start of section **Statement**

st_intro (Section Statement)
The rest of the survey will ask you questions about your earnings and retirement plans, and your familiarity with various aspects of Social Security.

qa1 (ever seen your Social Security statement in section Statement)
Have you ever seen your Social Security statement?
1 Yes
2 No

IF qa1 = 1 THEN

qa2 (last time saw social security statement in section Statement)
When was the last time you saw your Social Security statement? If you don't remember exactly, please respond with your best guess.
1 Less than three months ago
2 Between three and six months ago
3 More than six months ago but less than a year ago
4 More than a year ago

END OF IF

End of section **Statement**

Start of section **Elements**

el001 (any earnings in last year in section Elements)
Did you have any earnings in the last year? Earnings include any income you earned from employment or self-employment.
1 Yes
2 No

IF el001 = 1 THEN

el002 (total earnings last year in section Elements)
What were your total earnings last year? Please provide an approximation if you don't know the exact amount.
NUMBER (NO DECIMALS ALLOWED)

currentincome := str_replace(",", "", el002)

ELSE

el003 (total earnings last year worked in section Elements)
Please enter your earnings for the last year in which you worked. Please provide an approximation if you don't know the exact amount. Enter 0 if you have never worked.
NUMBER (NO DECIMALS ALLOWED)

currentincome := str_replace(",", "", el003)

END OF IF

IF currentincome = EMPTY THEN

currentincome := '0'

END OF IF

el004_intro (Section Elements)
Now we will show you some basic information about claiming Social Security retirement benefits. This information may or may not influence your thoughts on when you would like

to start claiming benefits.

el_intro (Section Elements)
Have you ever considered when to start claiming your Social Security retirement benefits? The age when you claim your Social Security retirement benefits affects the monthly amount you receive for the rest of your life. If you decide to start receiving benefits at age 62, you will get a smaller payment than if you start receiving your benefits at age 70.

The following screen will show you a brief example of how the payment varies depending on when you start claiming.

/* Respondents are presented with benefits information in one of two forms per variable element_treatment:

- 1 Table
- 2 Grap

The benefits, stored in variables FL_benefits, are calculated based on respondents' age and current income. */

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

FL_benefits := incrementArrayIndices(getBenefits(l002, currentincome))

IF element_treatment = 1 THEN
  FL_picture := "table_bg"

  element_bar (Section Elements)
ELSE
  FL_picture := "graph_bg"

  element_graph (Section Elements)
END OF IF
```

el004a (how interested getting more information about benefits in section Elements)
On a scale of 0 to 10, how interested are you in getting more information about your Social Security benefits?
0 0 Not interested at all
1 1
2 2
3 3
4 4

5 5
6 6
7 7
8 8
9 9
10 10 Extremely interested

el004b (how interested in planning for retirement in section Elements)
On a scale of 0 to 10, how interested are you in planning for retirement?
0 0 Not interested at all
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Extremely interested

el005 (age planning to start receiving social security benefits in section Elements)
Given the information you have just seen, at what age do you plan to start receiving Social Security benefits?
1 62
2 63
3 64
4 65
5 66
6 67
7 68
8 69
9 70

el006 (age fully retire in section Elements)
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

/* Respondents are asked to make several choices regarding their Social Security retirement benefits. The numbers used are based on the benefit in variable FL_benefits(6) for age 67. */

ssb := number_format(str_replace("$", "", str_replace(",", "", FL_benefits(6))))
ssb_plus := number_format(str_replace("$", "", str_replace(",", "", FL_benefits(6))) + 100)

el007_intro (Section Elements)
In the next few questions, we are going to ask you to make a few choices about Social Security retirement benefits. You can assume that, after you claim your benefits, you would receive the monthly payments every month until you die.

Please assume that all amounts shown are after tax (i.e., you don't owe any tax on any of the amounts we will show you).

Also, think of any dollar amount mentioned in this survey in terms of what a dollar buys you today (because Social Security will adjust future dollar amounts for inflation).

el007a (choice 1 social security in section Elements)
In this question, we are going to ask you to make a choice between two money amounts. Please click on the option that you would prefer. Suppose Social Security gave you a choice between:
1 Receiving $(ssb number plus 100()) per month
2 Receiving a Social Security benefit of $(ssb number()) per month and receiving a one-time payment of $20,000 at age 65

```
IF el007a = RESPONSE THEN
| IF el007a = 2 THEN
| | ls := "10,000"
| ELSE
| | ls := "60,000"
| END OF IF
```

el007b (choice 2 social security in section Elements)
Now, we ask you the same question but with a different amount for the one-time payment. Please click on the option that you would prefer. Suppose Social Security gave you a choice between:
1 Receiving $(ssb number plus 100()) per month
2 Receiving a Social Security benefit of $(ssb number()) per month per month and receiving a one-time payment of $(ls for choice 2()) at age 65

```
IF el007b = RESPONSE THEN
| IF el007a = 2 THEN
| | IF el007b = 2 THEN
| | | ls2 := "5,000"
| | ELSE
| | | ls2 := "15,000"
| | END OF IF
| ELSE
| | IF el007b = 2 THEN
```

ls2 := ”40,000”
ELSE
ls2 := ”80,000”
END OF IF
END OF IF

el007c (choice 3 social security in section Elements)
Now, we ask you the same question but with a different amount for the one-time payment. Please click on the option that you would prefer. Suppose Social Security gave you a choice between:
1 Receiving $(ssb number plus 100()) per month
2 Receiving a Social Security benefit of $(ssb number()) per month per month and receiving a one-time payment of $(ls for choice 3()) at age 65
END OF IF
END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

l021a (percent chance live to 75 in section Longevity)
In the following questions, we would like for you to give a number from 0 to 100, where 0 means that you think there is absolutely no chance, and 100 means that you think the event is absolutely sure to happen.

What is the percent chance that you will **live to be 75**?
RANGE 0..100

l021b (percent chance live to 85 in section Longevity)
What is the percent chance that you will **live to be 85**?
RANGE 0..100

END OF GROUP

End of section **Elements**

Start of section **Sample**

/* Respondents are presented with either the old or new Social Security statement per variable statement_treatment with values:

- 1 Old statement
- 2 New statement

*/

statement_treatment := element_treatment

sample_intro (Section Sample)
We will now show a sample Social Security statement for a fictitious character. Please pay attention to it since we will ask you questions about it.

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

    oldstatement (Section Sample)

  END OF GROUP
ELSE
  IF I002 = RESPONSE THEN
    IF I002 < 48 THEN
      GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

        newstatement48 (Section Sample)

      END OF GROUP
    ELSEIF I002 < 60 THEN
      GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

        newstatement60 (Section Sample)

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

        newstatement61 (Section Sample)

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

      newstatement48 (Section Sample)

    END OF GROUP
  END OF IF
END OF IF

End of section **Sample**

Start of section **Knowledge**

kn_intro (Section Knowledge)
The next few questions are about your familiarity with various aspects of Social Security.

q9 (how a worker's Social Security benefits are calculated in section Knowledge)
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 Knowledge)
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 Knowledge)
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 Knowledge)
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 Knowledge)
Social Security benefits are adjusted for inflation
1 True
2 False

q10h (children under 18 get SS benefits in section Knowledge)
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 Knowledge)
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 Knowledge)
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 Knowledge)
People have to claim Social Security retirement benefits as soon as they retire from work.
1 True
2 False

END OF SUBGROUP

END OF GROUP

q11 (confidence true, false in section Knowledge)
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

End of section **Knowledge**

Start of section **Naming**

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

NP_08 (when should claim in section Naming)
Imagine an individual, Ms Helen Johnson, who is 68 and earning $50,000 per year from her full-time job. She has never claimed Social Security benefits but has found out that she will be entitled to a $1,600 monthly retirement benefit if she starts claiming when she turns 70. Which of the statements below is correct?
1 She cannot claim before age 70, unless she stops working
2 She should start claiming right away since her monthly benefit will not increase by waiting longer
3 She should start claiming at 72 since her benefit at that age will be higher than if she claims earlier
4 She can claim now, but her benefit will be lower than if she waits until she turns 70.

End of section **Naming**

Start of section **Views**

views_intro (Section Views)
The following few questions ask about your views of the role and future of Social Security.

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 Knowledge)
(How confident are you that, when you retire, the Social Security system will be able to provide you with **the same level of benefits** you are entitled to under 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 Knowledge)
(How confident are you that, when you retire, 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

Fill code of question FL_q6a_b executed

q6a_b (how confident SS pays more than two thirds of benefits in section Knowledge)
(How confident are you that, when you retire, the Social Security system will be able to pay you **more than two thirds** 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 **more than two thirds** of the benefits you are entitled to under current law?)
1 Very confident
2 Somewhat confident
3 Not too confident
4 Not at all confident

End of section **Views**

Start of section **Thoughts**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

f_intro (Section Thoughts)
Please answer the following questions based on the sample Social Security Statement you were shown earlier int he survey.

f001 (how clear information in statement in section Thoughts)
On a scale of 0 to 10, where 0 is not clear at all and 10 is very clear, how clear is the information presented in the statement?
0 0 Not clear at all at all
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Extremely clear

END OF GROUP

f002 (how interesting information in statement in section Thoughts)
On a scale of 0 to 10, where 0 is extremely uninteresting and 10 is extremely interesting how interesting is the information presented in the statement?
0 0 Extremely uninteresting
1 1
2 2

3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Extremely interesting

f003 (how interested learning more information in section Thoughts)
On a scale of 0 to 10, please rate your interest in learning more about your Social Security interest.
0 0 Not interested at all
1 1
2 2
3 3
4 4
5 5
6 6
7 7
8 8
9 9
10 10 Extremely interested

f004 (feedback on sample statement in section Thoughts)
Please use the text below to provide any more feedback or thoughts you have about the sample Social Security statement shown earlier in the survey.
STRING

End of section **Thoughts**

Start of section **Mysocial**

/* Respondents are randomly presented with information about mySocial Security per variable g1_randomizer with values:

- 1 Shown about mySocial security
- 2 Not shown about mySocial security

*/

```
IF g1_randomizer_number = EMPTY THEN
  g1_randomizer_number := mt_rand(1,3)
END OF IF
```

IF g1_randomizer_number IN (1,2) THEN

g1_randomizer := 1

ELSE

g1_randomizer := 2

END OF IF

IF g1_randomizer = 1 THEN

g_intro (Section Mysocial)
We will now show you a very brief information message about an online platform from the Social Security Administration. Please take a look if you are interested in learning more.

g1 (Section Mysocial)
"my Social Security" is your online gateway to Social Security. It provides interactive and secure access to many Social Security online services. Creating an account enables you to check your Social Security Statement, change your address, verify your reported earnings, estimate your future benefits, and more.

END OF IF

End of section **Mysocial**

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

IF g1_randomizer = 1 THEN

cs_extra2 (Section Closing)
Thank you for answering our survey. You will receive an invitation to answer a new short survey in about a month.

In the meantime, here is a link to *"my Social Security"* in case you are interested in learning more or open your account (opens in new browser window): my Social

Security

NOTE: Remember to click ”Next” to return to your panel member pages to complete your survey.

ELSE

cs_extra (Section Closing)
Thank you for answering our survey. You will receive an invitation to answer a new short survey in about a month. For now, click ”Next” to complete the survey and return to your panel member pages.

END OF IF

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. */