

UnderStandingAmericaStudy

UAS 238: RETIREMENT PLANNING - WAVE 3



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1 INTRODUCTION

This UAS panel survey, titled "UAS238: Retirement Planning", asks respondents how they get and/or would prefer to receive information on retirement planning from the Social Security Administration and other sources. This survey follows up on UAS 113 and UAS 26, which explored the same topics. This survey is no longer in the field. Respondents were paid \$13 to complete the survey.

This survey is asked as a 2-year follow up to UAS113, or as the initial survey if respondent joined the panel after April 10, 2020.

1.1 Topics

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

1.2 Experiments

This survey did not include any experiments. A complete survey experiment categorization for the UAS can be found [here](#).

1.3 Citation

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

2 SURVEY RESPONSE AND DATA

2.1 Sample selection and response rate

The sample selection for this survey was:

All active respondents who completed UAS 113 more than two years ago or never participated in UAS 113.

As such, this survey was made available to 11176 UAS participants. Of those 11176 participants, 8745 completed the survey and are counted as respondents. Of those who are not counted as respondents, 58 started the survey without completing and 2373 did not start the survey. The overall response rate was 78.25%.

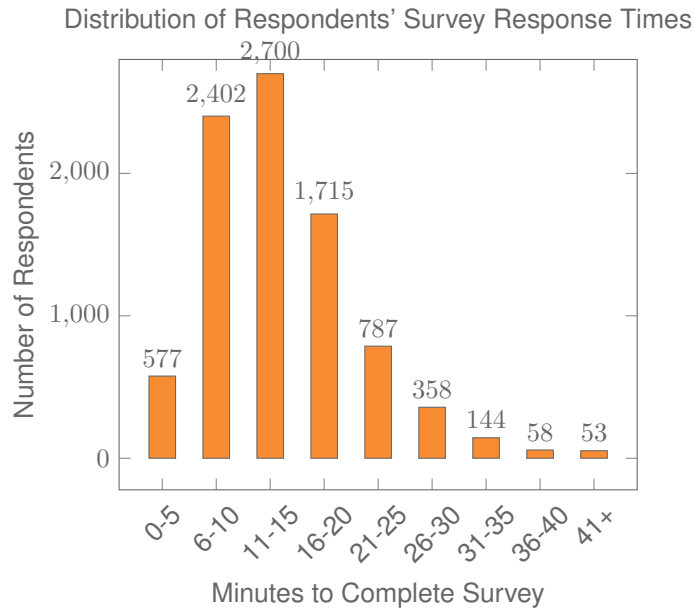
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS238 - Response Overview	
Size of selected sample	11176
Completed the survey	8745
Started but did not complete the survey	58
Did not start the survey	2373
Response rate	78.25%

2.2 Timings

The survey took respondents an average of 15 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 if 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.
- **hisplativo**: 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 hisplativo, 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.
- **If_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, If_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 Micropolitan level corresponds to RUCA codes 4-6, and the Small/Rural UAS classification corresponds to RUCA codes 7-10.

For detailed information and definitions of the 10 primary RUCA codes, please visit the USDA ERS Rural-Urban Commuting Area Codes site. Surveys conducted completely prior to May 8, 2025 will have an urbanicity data set available on request.

5 MISSING DATA CONVENTIONS

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

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

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

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

6 ROUTING SYNTAX

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

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

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

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

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

7 SURVEY WITH ROUTING

Start of section **Channels**

introSurvey (intro in section Channels)

In this survey we will ask you some questions about how you prefer to receive information about retirement planning in general, and about Social Security. Some of these questions may look familiar to you, but we are trying to get a sense of your opinion today.

ch001 (retired in section Channels)

Are you retired?

1 Yes

2 No

ch002 (ever tried figure out how much to save for retirement in section Channels)

In the past, have you ever tried to figure out how much your household should save for retirement?

1 Yes

2 No

ch003 (tried develop retirement plan in section Channels)

Have you ever tried to develop a plan for your retirement?

1 Yes

2 No

ch004.intro (ever sought information about retirement planning in section Channels)

Have you ever sought information about **retirement planning** from any of the following sources? Please select 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)

10 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)

11 Nonprofit organizations (such as AARP)

13 Community organizations (such as churches, libraries and community centers)

14 None of the above

IF 4 IN ch004.intro THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch004_intro2 (how ssa sought information about retirement planning in section Channels)

In the previous question you said you have sought information about retirement planning from the Social Security Administration. How did you go about seeking this information? Please click all that apply.

- 1 Social Security Website
- 2 Phone line
- 3 In-person at Social Security office
- 4 Social media (Twitter, Facebook, etc.)
- 5 Other, please specify:

ch004_intro2_other (other ssa information sought in section Channels)

STRING

END OF GROUP

IF 1 IN ch004_intro2 THEN

ch004_intro2a (when last time website ssa in section Channels)

When was the last time you went on the website of the Social Security Administration?

- 1 Less than a month ago
- 2 1-6 months ago
- 3 More than 6 months ago

ch004_intro2b (how regular website ssa in section Channels)

How regularly would you say you have used the website?

- 1 One a month
- 2 Every few months
- 3 Once a year
- 4 Every few years
- 5 I only visited the website once

END OF IF

END OF IF

ch038_intro (ever attended in the following activities in section Channels)

Have you ever participated in the following **activities** to obtain information about **retirement planning**? Please select all that apply.

- 1 Attended in-person classes/seminars
- 2 Participated in online classes/seminars
- 3 Scheduled one-one-one meetings or consultations
- 4 None of the above

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch041.intro (Section Channels)

How **useful** do you think these sources are when providing information about **retirement planning**? If you have never used them, please give us your best guess.

SUBGROUP OF QUESTIONS

ch041a (retirement planning Family, friends and/or colleagues in section Channels)

Family, friends and/or colleagues

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041b (retirement planning Employer in section Channels)

Employer

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041c (retirement planning Television and/or radio in section Channels)

Television, radio and/or newspaper and other media

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041d (retirement planning Social Security Administration in section Channels)

Social Security Administration

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041h (retirement planning websites other agencies in section Channels)

Other government agencies (such as the Department of Labor or the Consumer Financial Protection Bureau)

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041j (retirement planning Financial advisors/planner, accountant, insurance agent, banks and/or broker in section Channels)

For-profit financial industry (such as financial advisors/planners, accountants, insur-

ance agents, banks and/or brokers)

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041k (retirement planning Websites of nonprofit organizations e.g. AARP in section Channels)

Nonprofit organizations such as AARP

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

ch041m (retirement planning Community organizations such as churches, libraries and community centers in section Channels)

Community organizations such as churches, libraries and community centers

- 1 Very useful
- 2 Somewhat useful
- 3 Not very useful
- 4 Not useful at all

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch005.intro (Section Channels)

How **accurate** do you think these sources are when providing information about **retirement planning**? If you have never used them, please give us your best guess.

SUBGROUP OF QUESTIONS

ch005a (Accurate Family, friends and/or colleagues in section Channels)

Family, friends and/or colleagues

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005b (Accurate Employer in section Channels)

Employer

- 1 Very accurate

- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005c (Accurate Television and/or radio in section Channels)

Television, radio, newspaper and other media

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005d (Accurate Social Security Administration website in section Channels)

Social Security Administration

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005h (Accurate Websites of other government agencies (e.g. Department of Labor, Consumer Financial Protection Bureau or the Federal Deposit Insurance Corporation) in section Channels)

Other government agencies (such as the Department of Labor or the Consumer Financial Protection Bureau)

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005j (Accurate Financial advisors/planner, accountant, insurance agent, banks and/or broker in section Channels)

For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005k (Accurate Websites of nonprofit organizations e.g. AARP in section Channels)

Nonprofit organizations such as AARP

- 1 Very accurate
- 2 Somewhat accurate
- 3 Not very accurate
- 4 Not accurate at all

ch005m (Accurate Community organizations such as churches, libraries and

community centers in section Channels)

Community organizations such as churches, libraries and community centers

1 Very accurate

2 Somewhat accurate

3 Not very accurate

4 Not accurate at all

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch006.intro (Section Channels)

How **easy** is it for you to **understand** information about **retirement planning** from these sources? If you have never used them, please give us your best guess.

SUBGROUP OF QUESTIONS

ch006a (Understand Family, friends and/or colleagues in section Channels)

Family, friends and/or colleagues

1 Very easy

2 Somewhat easy

3 Somewhat difficult

4 Very difficult

ch006b (Understand Employer in section Channels)

Employer

1 Very easy

2 Somewhat easy

3 Somewhat difficult

4 Very difficult

ch006c (Understand Television, radio, newspaper and other media in section Channels)

Television, radio, newspaper and other media

1 Very easy

2 Somewhat easy

3 Somewhat difficult

4 Very difficult

ch006d (Understand Social Security Administration website in section Channels)

Social Security Administration

1 Very easy

2 Somewhat easy

- 3 Somewhat difficult
- 4 Very difficult

ch006h (Understand Websites of other government agencies (e.g. Department of Labor, Consumer Financial Protection Bureau or the Federal Deposit Insurance Corporation) in section Channels)

Other government agencies (such as the Department of Labor or the Consumer Financial Protection Bureau)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch006j (Understand Financial advisors/planner, accountant, insurance agent, banks and/or broker in section Channels)

For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch006k (Understand Websites of nonprofit organizations e.g. AARP in section Channels)

Nonprofit organizations such as AARP

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch006m (Understand Community organizations such as churches, libraries and community centers in section Channels)

Community organizations such as churches, libraries and community centers

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch007.intro (Section Channels)

How **easy** is it for you to **access** information about **retirement planning** from these sources? If you have never used them, please give us your best guess.

SUBGROUP OF QUESTIONS

ch007a (Access Family, friends and/or colleagues in section Channels)

Family, friends and/or colleagues

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007b (Access Employer in section Channels)

Employer

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007c (Access Television, radio, newspaper and other media in section Channels)

Television, radio, newspaper and other media

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007d (Access Social Security Administration website in section Channels)

Social Security Administration

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007h (Access Websites of other government agencies (e.g. Department of Labor, Consumer Financial Protection Bureau or the Federal Deposit Insurance Corporation) in section Channels)

Other government agencies (such as the Department of Labor or the Consumer Financial Protection Bureau)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007j (Access Financial advisors/planner, accountant, insurance agent, banks and/or broker in section Channels)

For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007k (Access Websites of nonprofit organizations e.g. AARP in section Channels)

Nonprofit organizations such as AARP

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

ch007m (Access Community organizations such as churches, libraries and community centers in section Channels)

Community organizations such as churches, libraries and community centers

- 1 Very easy
- 2 Somewhat easy
- 3 Somewhat difficult
- 4 Very difficult

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch008 (ever visited any websites to get information in section Channels)

Have you ever visited any of the following websites to get information about **retirement planning**? Please select all that apply.

- 1 Social Security Administration
- 2 Mymoney.gov
- 3 Department of Labor website
- 4 Internal Revenue Service website
- 5 Pension Benefit Guaranty Corporation website
- 6 FINRA Investor Education Foundation website
- 7 AARP website
- 8 American Institute of Certified Public Accountants website
- 9 Other, please specify:
- 10 None of the above

ch008.other (other ever visited any websites to get information in section Channels)
STRING

END OF GROUP

IF ch001 != 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch009.intro (Section Channels)

Please tell us how strongly you agree or disagree with the following statements:

SUBGROUP OF QUESTIONS

ch009a (I currently have enough information to plan for my retirement in section Channels)

I currently have enough information to plan for my retirement

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch009b (I am not interested in learning about retirement planning in section Channels)

I am not interested in learning about retirement planning

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch009c (I don't know what the best source is for information about planning for retirement in section Channels)

I don't know what the best source is for information about planning for retirement

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch009d (D. I am comfortable performing online transactions regarding my bank account/s and other financial services in section Channels)

I am comfortable performing online transactions regarding my bank account/s and other financial services

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree

4 Strongly disagree

ch009e (I am comfortable going online to seek information about retirement planning in section Channels)

I am comfortable going online to seek information about retirement planning

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch009f (I am comfortable going online to seek information about government services in general in section Channels)

I am comfortable going online to seek information about government services in general

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

END OF SUBGROUP

END OF GROUP

END OF IF

ch011_intro (Section Channels)

Have you ever sought information about your **Social Security retirement benefits** from the following sources? Please select 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)
- 10 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)
- 11 Nonprofit organizations (such as AARP)
- 13 Community organizations (such as churches, libraries and community centers)
- 14 None of the above

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch039 (kind of information sought in section Channels)

In the past, what kind of information have you sought about Social Security retirement benefits? Please select all that apply.

- 2 Your retirement age or that of a family member

- 3 When is the best age to claim
- 4 Effects of pensions on Social Security
- 5 Taxes on Social Security benefits
- 11 How much my benefits will be
- 6 How working while I receive Social Security retirement affects my benefit
- 8 Other, please specify:
- 9 None of the above

ch039.other (other info sought in section Channels)
 STRING

END OF GROUP

ch012.intro (ever sought information about SS survivor benefits in section Channels)
 Have you ever sought information about your **Social Security survivor benefits** from the following sources? Please select 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)
- 10 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)
- 11 Nonprofit organizations (such as AARP)
- 13 Community organizations (such as churches, libraries and community centers)
- 14 None of the above

ch013.intro (ever sought information about SS disability benefits in section Channels)
 Have you ever sought information about your **Social Security disability benefits** from the following sources? Please select 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)
- 10 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)
- 11 Nonprofit organizations (such as AARP)
- 13 Community organizations (such as churches, libraries and community centers)
- 14 None of the above

ch013.intro2 (ever sought information about SS spousal benefits in section Channels)
 Have you ever sought information about your **Social Security spousal benefits** from the-

following sources? Please select 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)
- 10 For-profit financial industry (such as financial advisors/planners, accountants, insurance agents, banks and/or brokers)
- 11 Nonprofit organizations (such as AARP)
- 13 Community organizations (such as churches, libraries and community centers)
- 14 None of the above

ch014.intro (used any of the following sources to get info from ssa in section Channels)

There are different social media channels through which you can get information about your benefits from Social Security.

Have you used any of the following sources to get information from the Social Security Administration? Please select all that apply.

- 1 Visited the Social Security Administration's Facebook page
- 2 Read a tweet from Social Security Administration
- 3 Watched a YouTube video from Social Security Administration
- 4 None of the above

IF 4 IN ch004.intro OR 4 IN ch011.intro THEN

ch015.intro (any of following activities on SSA site in section Channels)

You mentioned before that you visited the Social Security Website. Please let us know if you did any of the following activities on the site. Please select all that apply.

- 1 Apply for Social Security benefits
- 2 Get your Social Security Statement
- 3 Appeal a decision about your benefits
- 4 Find out if you qualify for benefits
- 5 Estimate future benefits
- 6 Get a letter with proof of benefits
- 7 Get a replacement SSA-1099 or SSA-1042S
- 8 Check Social Security benefits and personal information
- 9 Check Medicare benefits and personal information
- 10 Check Supplemental Security Income (SSI) benefits and personal information
- 11 Block electronic access to your information
- 12 Link services with other businesses, governments, payees and third parties
- 13 Request a letter saying you do not receive benefits from SSA
- 14 Look for information
- 15 None of the above

END OF IF

ch040.intro (after visiting SSA website did any of the following in section Channels)
After you have visited the Social Security Administration's website to obtain information or conduct a transaction, have you done any of the following? Please select all that apply.

- 1 Bring it to a financial planner
- 2 Call the SSA and speak to a live person
- 3 Share information with family and friends
- 4 Look for another source to confirm and/or clarify
- 5 None of the above

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.

SUBGROUP OF QUESTIONS

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

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch017.intro (Section Channels)

Please tell us how strongly you agree or disagree with the following statements:

SUBGROUP OF QUESTIONS

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 and benefits

- 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

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

END OF GROUP

ch020 (set up a my Social Security account in section Channels)

Have you set up a My Social Security account?

- 1 Yes
- 2 No

IF ch020 = 1 THEN

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

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

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:

SUBGROUP OF QUESTIONS

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 GROUP

END OF IF

ELSE

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

IF ch024 = 1 THEN

ch026_intro (Which of the following services do you think you would be likely to use in section Channels)

Which of the following do you think you would be likely to do through your My Social Security account? 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

ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch025 (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 I don't think I would be eligible for My Social Security Account
- 5 Do not know enough about it
- 6 No particular reason
- 7 Other, please specify:

ch025_other (other why not set up my social security account in section Channels)

STRING

END OF GROUP

END OF IF

END OF IF

ch027 (heard about retirement estimator in section Channels)

The Retirement Estimator is an online tool for estimating benefits based on your actual Social Security earnings record.

Have you previously heard about the Retirement Estimator?

- 1 Yes
- 2 No

IF ch027 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch028 (how heard estimator in section Channels)

Where did you hear about it? Please select 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

ch028_other (other heard estimator in section Channels)
STRING

END OF GROUP

ch029 (ever used estimator in section Channels)
Have you ever used the Retirement Estimator?
1 Yes
2 No

IF ch029 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch029b (what used retirement calculator for in section Channels)
What did you use the Retirement Estimator for?
1 To estimate the amount of my benefit
2 To find out when I'm eligible
3 To learn how benefits are calculated
4 To verify my records
5 Other, please specify:

ch029b_other (other what used retirement calculator for in section Channels)
STRING

END OF GROUP

ch029c (able to compute retirement benefits per month in section Channels)
When you used the Estimator, were you able to compute how much you will receive in retirement benefits per month from Social Security?
1 Yes
2 No

IF ch029c = 1 THEN

ch029d (benefits as expected in section Channels)
When you used the Estimator, were the calculated benefits...
1 Less than expected
2 About what I expected
3 More than expected

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch031_intro (Section Channels)

We are interested in your experience with the Social Security Administration's Retirement Estimator. Please tell us the extent to which you agree or disagree with the following statements:

SUBGROUP OF QUESTIONS

ch031a (calculator 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

ch031b (The Retirement Estimator is easy to use in section Channels)

The Social Security Administration's Retirement Estimator is easy to use

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch031c (estimates Retirement Estimator accurate in section Channels)

The estimates given by the Social Security Administration's Retirement Estimator reflect my personal information accurately.

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch031d (possible actual benefits will vary from the Retirement Estimator in section Channels)

It is possible that my actual Social Security retirement benefit will vary from the estimates given by the Social Security Administration's Retirement Estimator

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch031e (confident in acting on the estimates given Retirement Estimator in section Channels)

I would be confident in acting on the estimates given by the Social Security Administration's Retirement Estimator

- 1 Strongly agree
- 2 Somewhat agree
- 3 Somewhat disagree
- 4 Strongly disagree

ch031f (need additional information besides Retirement Estimator in section Channels)

I would need additional information other than the estimates given by the Social Security Administration's Retirement Estimator to make decisions about my retirement savings

- 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

ch030 (why not used retirement estimator 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 use it for technical reasons
- 5 Not eligible to use it
- 6 Do not know enough about it
- 7 No particular reason
- 8 Other, please specify:

ch030_other (other reason not used retirement estimator in section Channels)

STRING

END OF GROUP

END OF IF

ch029a (ever used any estimator in section Channels)

Have you ever used any other retirement calculators available on the Social Security Administration's website?

- 1 Yes
- 2 No

ELSE

ch032 (willing to use the Retirement Estimator in section Channels)

Would you be willing to use the Social Security Administration's Retirement Estimator?

1 Yes

2 No

IF ch032 != 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

ch033 (Why not use retirement estimator 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 Don't think results would be accurate

4 Not very useful / no need right now

5 I don't think I would be eligible

6 Do not know enough about it

7 No particular reason

8 Other, please specify:

ch033_other (other Why not use retirement estimator in section Channels)

STRING

END OF GROUP

END OF IF

ch029a (ever used any estimator in section Channels)

Have you ever used any other retirement calculators available on the Social Security Administration's website?

1 Yes

2 No

END OF IF

ch042 (ever received social security statement in section Channels)

Periodically, the Social Security Administration sends a Social Security Statement to everyone who will be eligible to receive benefits. The Statement is a notice of yearly lifetime earnings covered under Social Security and estimated future benefits for workers age 18 and over.

To the best of your knowledge, have you ever received a Social Security Statement through the mail, or online through your My Social Security account?

1 Yes

2 No

IF ch042 = 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 ben-
| efits in section Channels)
| Change your intended claiming age for Social Security retirement benefits
| 1 Yes
| 2 No
|
| END OF SUBGROUP
|
| END OF GROUP
|
| 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

ch050.intro (Section Channels)
For each of the following services, how would you prefer to contact Social Security?

SUBGROUP OF QUESTIONS

ch050a (Replace a Social Security Card in section Channels)
Replace a Social Security Card

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050b (Correct mistakes in earnings on my Social Security record in section Channels)
Correct mistakes in earnings on my Social Security record

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050c (Receive information about retirement in section Channels)

Receive information about retirement

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050d (Complete an application for retirement benefit in section Channels)

Complete an application for retirement benefit

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050e (Schedule an appointment to speak with someone about my application in section Channels)

Schedule an appointment to speak with someone about my application

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050f (Check on my application while it is being processed in section Channels)

Check on my application while it is being processed

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050g (Get a letter with proof of benefits, or a letter saying I do not receive benefits in section Channels)

Get a letter with proof of benefits, or a letter saying I do not receive benefits

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050h (Estimate future benefits in section Channels)

Estimate future benefits

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050i (Get my Social Security Statement in section Channels)

Get my Social Security Statement

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050j (Appeal a decision about my benefits in section Channels)

Appeal a decision about my benefits

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050k (Find out if I qualify for benefits in section Channels)

Find out if I qualify for benefits

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050l (Get a replacement form SSA-1099 or SSA-1042S in section Channels)

Get a replacement form SSA-1099 or SSA-1042S

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office
- 3 Visit a local office
- 4 Use the internet
- 5 Email

ch050m (Check Social Security, Medicare, or Supplemental Security Income benefits and personal in section Channels)

Check Social Security, Medicare, or Supplemental Security Income benefits and personal

- 1 Speak on the phone with an employee at a national Teleservice Center
- 2 Speak on the phone with an employee at a local office

- 3 Visit a local office
- 4 Use the internet
- 5 Email

END OF SUBGROUP

END OF GROUP

uas16_s7a := getUAS16Preload("s7a")
uas94_s7a := getUAS94Preload("s7a")

IF uas16_s7a = 1 OR uas94_s7a = 1 THEN

| s7a := 1

ELSE

| **s7a** (currently receive Social Security benefits in section Channels)

| Do you currently receive Social Security retirement benefits?

- 1 Yes
- 2 No

END OF IF

IF s7a != 1 THEN

| **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

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

| **ch048a** (Written advice and materials (via the website or mailed directly) in section Channels)

| Written advice and materials (via the website or mailed directly)

- 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 **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. */