

UnderStandingAmericaStudy

UAS 231: WHAT DO PEOPLE KNOW ABOUT SOCIAL SECURITY - THIRD WAVE



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1 INTRODUCTION

This UAS panel survey, titled "UAS231: What do People Know about Social Security - Third Wave" asks respondents questions that test their knowledge of retirement planning and the Social Security Administration. It is a follow up of two prior UAS panel surveys, UAS 16 and UAS 94. We have also added some questions about internet and computer skills. This survey is no longer in the field. Respondents were paid \$9 to complete the survey. This survey is asked as a 2 year followup to UAS94 OR as the initial survey if respondents joined the panel after April 10, 2020.

1.1 Topics

This survey contains questions (among others) on the following topics: Financial Literacy, Retirement And Pensions, Savings. 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 excluding the LA County sample who did not participate in UAS94 OR completed UAS94 more than two years ago.

As such, this survey was made available to 11207 UAS participants. Of those 11207 participants, 8979 completed the survey and are counted as respondents. Of those who are not counted as respondents, 64 started the survey without completing and 2164 did not start the survey. The overall response rate was 80.12%.

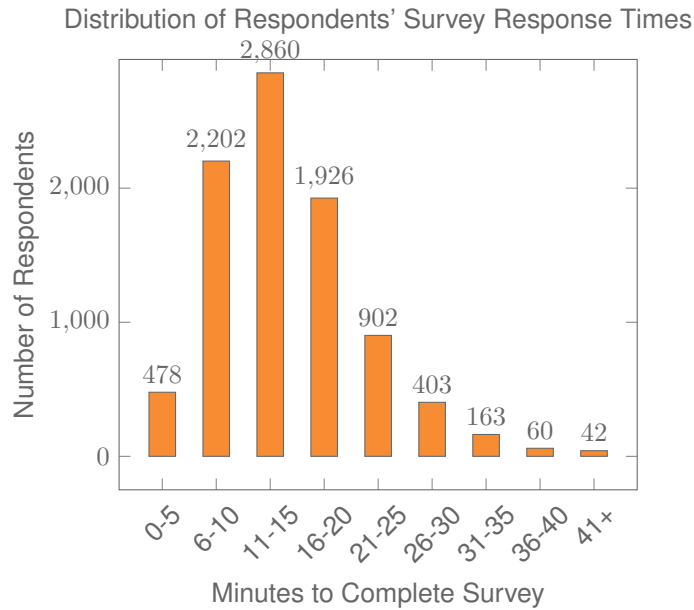
Note: We are unable to provide sample weights for a small number of UAS members (see the Sample and weighting section below for details). If they completed the survey, these members are included in the data set with a weight of zero, but accounted for in the computation of total sample size and survey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

The detailed survey response rate is as follows:

UAS231 - Response Overview	
Size of selected sample	11207
Completed the survey	8979
Started but did not complete the survey	64
Did not start the survey	2164
Response rate	80.12%

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 set 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. These variables are based on the questions asked quarterly in the My Household survey after the application of a cleaning process (<https://uasdata.usc.edu/page/Data+Cleaning+Process>). They are the following:

- **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 is 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 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).
- **uashhid.current**: the current household identifier of the respondent. Uniquely identifies the household a UAS panel member belongs to in a given survey INDEPENDENT of the exact composition of the household in terms of who else in the household are UAS members. Missing (.n) for respondents who are in a single-UAS member household. Available on request in data sets prior to September 3, 2025.
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey DEPENDENT on the exact composition of the household in terms of who else in the household are UAS members. Is set to missing (.n) if no other household members are UAS panel members at the time of the survey. 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
36. MSG 2025/09

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 DEMOGRAPHICS

Every UAS survey data set also includes demographic variables, which provide background information about the respondent and their 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 demographic variables are based on the questions taken from the My Household survey after the application of the cleaning process.

The following variables are available in survey data sets after October 8, 2025:

- **sex**: indicates the sex of the respondent as assigned at birth. Is set to gender if the respondent has not filled out My Household after October 8, 2025.
- **genderid**: indicates the current gender of the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025. Available in data sets after October 8, 2025.
- **dateofbirth_year**: indicates the year of birth of the respondent.
- **age**: indicates 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. Is set to missing (.) if the respondent was not born in the U.S.
- **countryborn**: indicates the country in which the respondent was born. Is set to missing (.) if the respondent was born in the U.S.
- **statereside**: indicates 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**: indicates the marital status of the respondent.
- **livewithpartner**: indicates whether the respondent lives with a partner.
- **education**: indicates the highest level of education attained by the respondent.
- **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 hisplatinio, so an individual may identify as Hispanic or Latino, and also as a member of one or more racial groups.
- **race_identify**: indicates the race the respondent identifies with most (if mixed). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hisplatinio**: indicates whether the respondent identifies him or herself as being Hispanic or Latino. This variable is asked separately from race.
- **mena**: indicates whether the respondent identifies as being of Middle Eastern or North African ancestry. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **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.
- **workemployer**: indicates whether the respondent works for an employer. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **workself**: indicates whether the respondent is self-employed. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **homemaker**: indicates whether the respondent is a homemaker. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **student**: indicates whether the respondent is a student. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **notworking**: indicates whether the respondent is not working and not looking for work. Is set to missing (".e") if no answer for laborstatus was given by the respondent. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **If_other**: indicates whether the respondent has another 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).
- **hourswork**: indicates the number of hours the respondent works per week. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave.
- **hhincome**: indicates 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. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.
- **hhmembervnumber**: 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 'hhmembnumber' is missing if the respondent did not provide the number of household members at the time of the survey. Based on the hhmemberin variables if the respondent has not filled out My Household after October 8, 2025. Based on hhcomp_total if the respondent has filled out My Household after October 8, 2025.

- **hhcomp_male_0_3**: indicates the number of male children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_0_3**: indicates the number of female children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_0_3**: indicates the number of other-gendered children ages 0 through 4 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_4_12**: indicates the number of male children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_4_12**: indicates the number of female children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_4_12**: indicates the number of other-gendered children ages 5 through 12 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_13_17**: indicates the number of male children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_13_17**: indicates the number of female children ages 13 through 17 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_13_17**: indicates the number of other-gendered children ages 13 through 17 who are living in the respondent's household right now (even if they only

live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp_male_18_64**: indicates the number of male adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_18_64**: indicates the number of female adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_18_64**: indicates the number of other-gendered adults ages 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_male_65plus**: indicates the number of male adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_female_65plus**: indicates the number of female adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_other_65plus**: indicates the number of other-gendered adults ages 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_18_64**: indicates the total number of adults 18 through 64 who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_65plus**: indicates the total number of adults 65 or older who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total_adults**: indicates the total number of adults who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

- **hhcomp_total_children**: indicates the total number of children who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **hhcomp_total**: indicates the total number of people who are living in the respondent's household right now (even if they only live with the respondent part-time or temporarily). Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_a**: indicates whether the respondent is the parent or guardian of one or more children ages 0 to 4. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_b**: indicates whether the respondent is the parent or guardian of one or more children ages 5 to 12. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.
- **parent_guardian_c**: indicates whether the respondent is the parent or guardian of one or more children ages 13 to 17. Is set to missing (".a") if hhcomp_total_children is not greater than 0. Is set to missing (".v") if the respondent has not filled out My Household after October 8, 2025.

The following variables were provided up until October 8, 2025. Several remain available in data sets created after October 8, 2025 on request.

- **gender**: indicates the gender of the respondent. Available in data sets before October 9, 2025.
- **countryborn_other**: indicates the country of birth if that country is not on the drop down list of countries shown to the respondent'.
- **hisplatinogroup**: indicates which Hispanic or Latino group a respondent identifies him or herself with. Is set to missing (.) if the respondent does not identify him or herself as being Hispanic or Latino. Available in data sets after October 8, 2025 on request.
- **employmenttype**: indicates the employment type of the respondent (employed by the government, by a private company, a nonprofit organization, or self-employed). Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.
- **workfullpart**: indicates whether the respondent works full or part-time. Is set to missing (.) if the respondent is not currently working or currently on sick or other leave. Available in data sets before October 9, 2025.

- **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. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

- **hhmembergen_#**: indicates the gender of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberage_#**: indicates the age of the household member. The age is derived from the month and year of birth of the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberrel_#**: indicates the relationship of the respondent to the household member as reported by the respondent. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.
- **hhmemberuasid_#**: indicates the 'uasid' of the 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'. Available in data sets before October 9, 2025. Available in data sets after October 8, 2025 on request.

Lastly, 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 variable available on request. Data sets created after February 6, 2026 contain two urbanicity variables (urbanicity2010 and urbanicity2020, based on the 2010 and 2020 RUCA codes respectively). Information regarding differences between the 2010 and 2020 codes is located [here](#).

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

```
uas16_endtime := getUAS16Preload("endtime")
uas94_endtime := getUAS94Preload("endtime")
Fill code of question FL_intro executed
```

intro (Section Ssa)

The following questions are about retirement knowledge, perceptions and behaviors.(

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

Start of section **Demographics**

```
currentage := calcAge(dateofbirth_year, dateofbirth_month, dateofbirth_day)
```

IF currentage = EMPTY THEN

```
| currentage (current age asked if not known in section Demographics)
| What is your age?
| RANGE 18..120
```

END OF IF

End of section **Demographics**

Start of section **Ssa**

IF maritalstatus IN (1,2) THEN

```
| s4 := 1
```

ELSEIF maritalstatus = EMPTY THEN

```
| s4 (married in section Ssa)
| Are you married?
| 1 Yes
| 2 No
```

ELSE

```
| s4 := 2
```

END OF IF

s7a (currently receive Social Security benefits in section Ssa)

Do you currently receive Social Security retirement benefits?

1 Yes

2 No

IF s7a != YES THEN

s6a (ever be eligible to receive benefits from Social Security in section Ssa)

Do you think you will be eligible to receive benefits from Social Security in the future?

1 Yes

2 No

ELSE

q19b_maximum := currentage

IF q19b_maximum = EMPTY THEN

q19b_maximum := 120

END OF IF

s12a (age started receiving benefits in section Ssa)

At what age did you claim your Social Security retirement benefits?

RANGE 0..()

IF s12a = RESPONSE AND s12a < 62 THEN

s12a.warning (Section Ssa)

You said you claimed at age (age started receiving benefits()). If this is correct, click 'Next' to continue. Otherwise, please go back and revise your answer.

END OF IF

s12b (how satisfied with decision in section Ssa)

How satisfied are you now with your decision to start claiming benefits at this age?

1 Very satisfied

2 Satisfied

3 Neither satisfied nor dissatisfied

4 Dissatisfied

5 Very dissatisfied

s12c (had sufficient information about when to claim in section Ssa)

Do you feel you had sufficient information about when to claim Social Security benefits to make the best decision for yourself and your family?

1 Yes

2 No

END OF IF

IF s7a = YES AND s4 = 1 THEN

s7b (spouse currently receive Social Security benefits in section Ssa)

Does your spouse currently receive Social Security benefits?

1 Yes

2 No

END OF IF

s8a (current employment status in section Ssa)

Which of the following best describes your employment status? Are you currently...?

- 1 Employed full-time
- 2 Employed part-time
- 3 Not currently employed, but looking for work
- 4 Not currently employed, and not looking for work
- 5 Not currently employed due to disability
- 6 Retired

IF s8a = 6 THEN

s8c (retired work status in section Ssa)

You mentioned that you are retired, but are you...?

- 1 Not working at all
- 2 Working part-time
- 3 Working full-time

END OF IF

IF s4 = 1 THEN

s8b (spouse current employment status in section Ssa)

Which of the following best describes your spouse's employment status? Is your spouse currently...?

- 1 Employed full-time
- 2 Employed part-time
- 3 Not currently employed, but looking for work
- 4 Not currently employed, and not looking for work
- 5 Not currently employed due to disability
- 6 Retired

IF s8b = 6 THEN

s9c (spouse retired work status in section Ssa)

You mentioned that your spouse is retired, but is he or she...?

- 1 Not working at all
- 2 Working part-time
- 3 Working full-time

END OF IF

IF s8a = 6 AND s8b = 6 THEN

s11 (retired whose annual earnings higher in section Ssa)

Between you and your spouse, on average whose annual earnings would you say are higher?

- 1 Myself
- 2 My spouse

- 3 Both earn about the same
- 4 Varies

END OF IF

END OF IF

Fill code of question FL_q1 executed

q1 (well prepared financially for retirement in section Ssa)
Now we have a few questions about preparing for retirement.

How well prepared financially (are/were) you for retirement? Please give yourself a grade from A to D, where A means you are very well prepared and D means not prepared at all.

- 1 A - very well prepared
- 2 B - somewhat well prepared
- 3 C - not too prepared
- 4 D - not prepared at all

Fill code of question FL_q2a executed

Fill code of question FL_q2b executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q2.intro (Section Ssa)

How knowledgeable do you feel about the following financial issues? Do you feel very, somewhat, not too or not at all knowledgeable when it comes to...?

SUBGROUP OF QUESTIONS

q2a (How inflation will affect your retirement income in section Ssa)

How inflation (will affect/affects) your retirement income

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q2b (How much you will need to have saved to retire comfortably in section Ssa)

How much you (will need/needed) to have saved to retire comfortably

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q2c (How the Social Security system works in section Ssa)

How the Social Security system works

- 1 Very knowledgeable

- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q2d (How long you might live in retirement in section Ssa)

How long you might live in retirement

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q2e (How to invest your retirement money in section Ssa)

How to invest your retirement money

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q2f (How to manage your spending in retirement in section Ssa)

How to manage your spending in retirement

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

END OF SUBGROUP

END OF GROUP

q3 (what you believe Social Security should provide to Americans like you during retirement in section Ssa)

Please tell us which of the following statements comes closest to what you believe Social Security should provide to Americans like you during retirement. Do you think it should provide...?

- 1 Less than you need for the basic necessities of life
- 2 About what you need for the basic necessities of life
- 3 More than you need for the basic necessities of life, but not enough to maintain your pre-retirement standard of living
- 4 At least enough to maintain your pre-retirement standard of living

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q4.intro (Section Ssa)

Below is a list of aspects of the Social Security system. For each one do you feel you are

very, somewhat, not too, or not at all knowledgeable about that aspect?

SUBGROUP OF QUESTIONS

q4a (How Social Security retirement benefits are calculated in section Ssa)

How Social Security retirement benefits are calculated

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q4b (The eligibility age for full Social Security retirement benefits in section Ssa)

The eligibility age for full Social Security retirement benefits

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q4c (Whether working after you claim Social Security retirement could affect the benefit you receive in section Ssa)

Whether working after you claim Social Security retirement could affect the benefit you receive

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

IF s7a != YES THEN

q4d (How much your monthly Social Security retirement benefits will be in section Ssa)

How much your monthly Social Security retirement benefits will be

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

END OF IF

q4e (How Social Security retirement benefits change based on how old you are when you claim in section Ssa)

How Social Security retirement benefits change based on how old you are when you claim

- 1 Very knowledgeable
- 2 Somewhat knowledgeable

- 3 Not too knowledgeable
- 4 Not at all knowledgeable

IF s4 = 1 THEN

q4spa (How much your spouse's monthly Social Security retirement benefits will be in section Ssa)

How much your spouse's monthly Social Security retirement benefits will be

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q4spb (How your decision about when to claim Social Security retirement benefits can affect your spousal benefits in section Ssa)

How your decision about when to claim Social Security retirement benefits can affect your spousal benefits

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

q4spc (How your spouse's decision about when to claim Social Security benefits may affect your benefits in section Ssa)

How your spouse's decision about when to claim Social Security benefits may affect your benefits

- 1 Very knowledgeable
- 2 Somewhat knowledgeable
- 3 Not too knowledgeable
- 4 Not at all knowledgeable

END OF IF

END OF SUBGROUP

END OF GROUP

Fill code of question FL_q5 executed

q5 (provide you with the level of benefits you are supposed to get under current law in the future in section Ssa)

(How confident are you that, when you 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 Ssa)
 (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

q6d (replacement by social security in section Ssa)
 Which of the options below best describes Social Security retirement benefits?
 1 Retirement benefits pay back to workers approximately the same amount they contributed in Social Security taxes during their working lives
 2 Retirement benefits are approximately equal to a person's pre-retirement earnings from work
 3 Retirement benefits are less than a person's pre-retirement earnings from work
 4 Retirement benefits are more than a person's pre-retirement earnings from work

IF currentage < 70 THEN

q6b (percent chance live to 75 in section Ssa)
 What do you think is the percent chance that you will live to age 75?
 RANGE 0..100

q6c_max := q6b

IF q6c_max = EMPTY THEN

| q6c_max := 100

END OF IF

q6c (percent chance live to 85 in section Ssa)
 What do you think is the percent chance you will live to age 85?
 RANGE 0..()

END OF IF

IF s7a = 1 THEN

q7b (retirement benefits you are currently receiving from Social Security in section Ssa)
In your opinion, is the retirement benefit you currently receive from Social Security enough for a good standard of living? Please rate these benefits on a 1 to 5 scale, where "1" means much less than enough and "5" means much more than enough.

- 1 1 Less than enough
- 2 2
- 3 3
- 4 4
- 5 5 More than enough

ELSE

q7a (retirement benefits you will receive from Social Security in section Ssa)
In your opinion, will the retirement benefits you expect to receive from Social Security be enough to maintain a good standard of living? Please rate these benefits on a 1 to 5 scale, where 1 means "less than enough" to maintain a good standard of living and 5 means "more than enough" to maintain a good standard of living.

- 1 1 Less than enough
- 2 2
- 3 3
- 4 4
- 5 5 More than enough
- 6 Don't know

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

IF s8a = 6 THEN

q8a (retired ever interact SSA in section Ssa)

Prior to retiring from work, did you ever (select all that apply):

- 1 Visit a Social Security office
- 2 Call the Social Security Administration
- 3 Visit the Social Security website
- 4 Use a retirement calculator such as those on the SSA website and other organizations
- 5 Consult professional sources of advice on retirement planning (such as a financial planner)
- 6 Discuss financial planning for retirement with family and friends
- 7 None of the above

q8b (retired investment actions in section Ssa)

Prior to retirement from work, did you (select all that apply):

- 1 Participate in your employer's retirement savings program
- 2 Set aside money for retirement in a savings account
- 3 Contribute to a 401(k), 403(b) or equivalent
- 4 Set up an Individual Retirement Account (IRA)

- 5 Purchase Certificates of Deposits (CDs)
- 6 Invest in mutual funds, stocks and/or bonds
- 7 None of the above

ELSE

q8c (not retired ever interact SSA in section Ssa)

Have you ever (select all that apply):

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

q8d (not retired investment actions in section Ssa)

Have you ever (select all that apply):

- 1 Participated in your employer's retirement savings program
- 2 Set aside money for retirement in a savings account
- 3 Contributed to a 401(k), 403(b) or equivalent
- 4 Set up an Individual Retirement Account (IRA)
- 5 Purchased Certificates of Deposits (CDs)
- 6 Invested in mutual funds, stocks and/or bonds
- 7 None of the above

END OF IF

END OF GROUP

q9 (how a worker's Social Security benefits are calculated in section Ssa)

Which of the following best describes how a worker's Social Security benefits are calculated? If you are unsure, please give your best guess.

- 1 They are based on how long the person worked and his or her pay during the last five years
- 2 They are based on the average of a person's highest 35 years of earnings
- 3 They are based on the Social Security taxes paid and the interest on those taxes
- 4 They are based on a person's income tax bracket when he or she claims benefits

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q10.intro (Section Ssa)

Next, please tell us if you believe the following statements to be true or false.

SUBGROUP OF QUESTIONS

q10a (benefits if their spouse qualifies for SS in section Ssa)

Someone who has never worked for pay may still be able to claim benefits if his or her spouse qualifies for Social Security.

- 1 True
- 2 False

q10b (Social Security benefits are not affected by claiming age in section Ssa)

The amount of Social Security retirement benefits is not affected by the age at which someone starts claiming

- 1 True
- 2 False

q10c (Social Security benefits are adjusted for inflation in section Ssa)

Social Security benefits are adjusted for inflation

- 1 True
- 2 False

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

Social Security is paid for by a tax placed on both workers and employers

- 1 True
- 2 False

q10g (if disabled most are entitled to SS in section Ssa)

Workers who pay Social Security taxes are entitled to Social Security disability benefits if they become disabled and are no longer able to work

- 1 True
- 2 False

q10h (children under 18 get SS benefits in section Ssa)

If a worker who pays Social Security taxes dies, any of his/her children under age 18 may claim Social Security survivor benefits

- 1 True
- 2 False

q10i (spouse entitled to benefits in section Ssa)

If a worker who pays Social Security taxes dies, his/her spouse may claim Social Security survivor benefits only if they have children

- 1 True

2 False

q10j (divorces person never entitled in section Ssa)

A divorced person is never entitled to receive retirement benefits on their ex-spouse's record

1 True

2 False

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

People have to claim Social Security retirement benefits as soon as they retire from work.

1 True

2 False

END OF SUBGROUP

END OF GROUP

q11 (confidence true, false in section Ssa)

In general, how confident are you that the responses you just gave to these true or false questions are correct?

1 Very confident

2 Somewhat confident

3 Not too confident

4 Not at all confident

q12 (automatically deducted in section Ssa)

Which of the following is automatically deducted from the Social Security benefits that people ages 65 and over receive each month?

1 Medicare Part B premium

2 Premium for Medigap policies

3 Income taxes

Fill code of question FL.q13 executed

q13 (N age eligible SS w/o reduction early retirement in section Ssa)

At what age (are you/are you) eligible to receive Social Security retirement benefits without a reduction for early retirement?

1 61 or younger

2 62

3 63

4 64

5 65

6 66

- 7 67
- 8 68 or older
- 9 Never/Not eligible
- 10 Already eligible
- 11 Don't know

End of section **Ssa**

Start of section **Naming**

NP_01 (Early Eligibility Age in section Naming)

One of the terms used by Social Security is Early Eligibility Age, or EEA. To the best of your knowledge, what is your personal Earliest Eligibility Age for claiming Social Security retirement benefits?

RANGE 55..75

NP_02 (FRA in section Naming)

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

RANGE 55..75

NP_03 (work retirement age in section Naming)

Based on Social Security guidelines, what is the relationship between the age at which you stop working and the age at which you can begin claiming benefits?

- 1 Both occur at the same age
- 2 The age at which you stop working should be first
- 3 The Social Security claiming age should be first
- 4 Any of these combinations are acceptable
- 5 Don't know

NP_04 (what affects benefits in section Naming)

One of the factors that can affect your monthly benefits are the so-called Delayed Retirement Credits (DRCs). Which one of the following statements is correct?

- 1 The Delayed Retirement Credits are a bonus on Social Security benefits for people who have worked for at least 40 years.
- 2 The Delayed Retirement Credits indicate by what percentage monthly benefits increase if one waits until after FRA to claim benefits.
- 3 The Delayed Retirement Credits are an increase in benefits that comes from earning income by working after age 62.
- 4 Don't know.

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

NP_05 (what age first eligible for delayed retirement credits in section Naming)

When are/were you first eligible to claim Delayed Retirement Credits (DRC) from the

- Social Security program?
- 1 Early Eligibility Age (EEA)
 - 2 Full Retirement Age (FRA)
 - 3 OR years old
 - 4 Don't know

NP_05_age (age first eligible for delayed retirement credits in section Naming)
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

- NP_06** (what age stop earning delayed retirement credits in section Naming)
At what age would/did you stop earning additional Delayed Retirement Credits (DRC) even if you continued to wait to claim benefits?
- 1 Early Eligibility Age (EEA)
 - 2 Full Retirement Age (FRA)
 - 3 OR at age
 - 4 Don't know

NP_06_age (what age stop earning delayed retirement credits in section Naming)
NUMBER (NO DECIMALS ALLOWED)

END OF GROUP

- 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.

- NP_09** (retirement earnings test statement in section Naming)
The Retirement Earnings Test (RET) specifies that Social Security withholds benefits if a person below their Full Retirement Age receives benefits while working, and whose earnings from this work exceed a certain amount. To the best of your knowledge, which of the following aspects of the RET is also true?
- 1 A person's benefit amount is permanently reduced
 - 2 Once a person reaches Full Retirement Age their benefit amount is increased to account

for the withheld benefit

3 The withheld benefit is paid as a lump sum once the person reaches Full Retirement Age.

End of section **Naming**

Start of section **Ssa2**

IF s8c = 1 THEN

|

ELSE

| q17_age_minimum := empty

| q17_age_maximum := empty

| **IF s8a != 6 THEN**

| | q17_age_minimum := currentage

| | q17_age_maximum := 120

| **ELSE**

| | q17_age_minimum := 18

| | q17_age_maximum := currentage

| **END OF IF**

IF q17_age_minimum = EMPTY THEN

| q17_age_minimum := 18

END OF IF

IF q17_age_maximum = EMPTY THEN

| q17_age_maximum := 120

END OF IF

Fill code of question FLQ17 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q17 (age retire in section Ssa2)

At what age (do you plan to/did you) retire?

1 years old

6 Don't work/Stay at home/ Not applicable

7 Never, I plan to work as long as possible

8 Don't know

q17_age (age retire in section Ssa2)

RANGE (())..(())

END OF GROUP

END OF IF

IF S4 = 1 THEN

Fill code of question FLQ18 executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q18b (expected age spouse retire in section Ssa2)

To the best of your knowledge, at what age (does your spouse plan to retire/did your spouse retire)?

1 years old

6 Don't work/Stay at home/ Not applicable

7 Never, plans to work as long as possible

8 Don't know

q18.age (spouse age retire in section Ssa2)

RANGE 18..120

END OF GROUP

END OF IF

IF s7a != 1 THEN

q19_age_minimum := currentage

IF q19_age_minimum = EMPTY THEN

q19_age_minimum := 18

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q19a (what age claim SS retirement benefits in section Ssa2)

At what age do you plan to claim your Social Security retirement benefits?

1 At years old

6 Not eligible

7 Never

8 Don't know

q19.age (age claim SS in section Ssa2)

RANGE ()..120

END OF GROUP

ELSE

END OF IF

IF S4 = 1 THEN

IF S7b != 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

q19c (what age spouse claim SS retirement benefits in section Ssa2)

At what age does your spouse plan to claim his or her Social Security retirement benefits?

- 1 At years old
- 6 Not eligible
- 7 Never
- 8 Don't know

q19c_age (age spouse claim SS in section Ssa2)

RANGE 18..120

END OF GROUP

ELSE

q19d (age spouse claimed SS retirement benefits in section Ssa2)

At what age did your spouse claim his or her Social Security retirement benefits?

RANGE 18..120

END OF IF

END OF IF

IF S7a != 1 AND Q19_age ≥ 62 AND Q19_age

q20a (estimated monthly benefits in section Ssa2)

When you claim your Social Security benefits at age (age claim SS()), about how much money in total do you think you will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

IF Q20a = EMPTY THEN

Q20a_followup (money per month brackets in section Ssa2)

When you claim your Social Security benefits at age (age claim SS()), about how much money in total do you think you will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

| END OF IF
END OF IF

Q21 (expected monthly benefit in section Ssa2)

Imagine an individual, Mr. Spencer Wills, who is retired from work and turning 63 today. Spencer expects his monthly Social Security retirement benefit to be about \$2,000 if he claims now. How much should he expect his monthly benefit to be if he decides to wait another year and claim when he is 64?

- 1 It would stay the same
- 2 Approximately \$2120 (6% higher)
- 3 Approximately \$2,020 (1% higher)
- 4 Approximately \$2,300 (15% higher)

IF S4 = 1 AND S7b != 1 AND Q19c.age ≥ 62 AND Q19c.age

Q22a (spouse money per month brackets in section Ssa2)

When your spouse claims his or her Social Security benefits at age (age spouse claim SS()), about how much money do you think he or she will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

IF Q22a = EMPTY THEN

Q22a_followup (spouse money per month brackets in section Ssa2)

When your spouse claims his or her Social Security benefits at age (age spouse claim SS()), about how much money do you think he or she will receive per month? Your best guess is okay.

- 1 Less than \$500
- 2 \$500 to \$999
- 3 \$1,000 to \$1,499
- 4 \$1,500 to \$1,999
- 5 \$2,000 or more

END OF IF

END OF IF

IF S7a = 2 AND Q19.age = RESPONSE AND Q19.age < 70 THEN

q22d (maintain reasonable standard of living in section Ssa2)

If you were for any reason not able to receive Social Security benefits until age 70, do you think you would be able to draw on other savings or income to maintain a reasonable standard of living until then?

- 1 Yes

- | 2 No
- | 3 I don't know

END OF IF

End of section **Ssa2**

Start of section **Internet**

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in001_intro (Section Internet)

On a scale of 1 to 5 where 1 is "not at all true of me" and 5 is "very true of me", please rate the statements below.

SUBGROUP OF QUESTIONS

in001a (I know how to open downloaded files in section Internet)

I know how to open downloaded files

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001b (I know how to download/save a photo I found online in section Internet)

I know how to download/save a photo I found online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001c (I know how to use shortcut keys (e.g. CTRL-C for copy, CTRL-S for save) in section Internet)

I know how to use shortcut keys (e.g. CTRL-C for copy, CTRL-S for save)

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001d (I know how to open a new tab in my browser in section Internet)

I know how to open a new tab in my browser

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001e (I know how to bookmark a website in section Internet)

I know how to bookmark a website

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001f (I know where to click to go to a different webpage in section Internet)

I know where to click to go to a different webpage

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001g (I know how to complete online forms in section Internet)

I know how to complete online forms

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001h (I know how to upload files in section Internet)

I know how to upload files

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

| END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in001_intro (Section Internet)

On a scale of 1 to 5 where 1 is "not at all true of me" and 5 is "very true of me", please rate the statements below.

SUBGROUP OF QUESTIONS

in001i (I know how to adjust privacy settings in section Internet)

I know how to adjust privacy settings

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001j (I know how to connect to a WIFI network in section Internet)

I know how to connect to a WIFI network

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001k (I find it hard to decide what the best keywords are to use for online searches in section Internet)

I find it hard to decide what the best keywords are to use for online searches

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001l (I find it hard to find a website I visited before in section Internet)

I find it hard to find a website I visited before

- 1 Not at all true of me
- 2 Not very true of me

- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001m (I get tired when looking for information online in section Internet)

I get tired when looking for information online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001n (Sometimes I end up on websites without knowing how I got there in section Internet)

Sometimes I end up on websites without knowing how I got there

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001o (I find the way in which many websites are designed confusing in section Internet)

I find the way in which many websites are designed confusing

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001p (All the different website layouts make working with the internet difficult for me in section Internet)

All the different website layouts make working with the internet difficult for me

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in001_intro (Section Internet)

On a scale of 1 to 5 where 1 is "not at all true of me" and 5 is "very true of me", please rate the statements below.

SUBGROUP OF QUESTIONS

in001q (I should take a course on finding information online in section Internet)

I should take a course on finding information online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001r (Sometimes I find it hard to verify information I have retrieved in section Internet)

Sometimes I find it hard to verify information I have retrieved

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001s (I know which information I should and shouldn't share online in section Internet)

I know which information I should and shouldn't share online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001t (I know when I should and shouldn't share information online in section Internet)

I know when I should and shouldn't share information online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me

- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001u (I am careful to make my comments and behaviors appropriate to the situation I find myself in online in section Internet)

I am careful to make my comments and behaviors appropriate to the situation I find myself in online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001v (I know how to change who I share content with (e.g. friends, friends of friends or public) in section Internet)

I know how to change who I share content with (e.g. friends, friends of friends or public)

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001w (I know how to remove friends from my contact lists in section Internet)

I know how to remove friends from my contact lists

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001x (I feel comfortable deciding who to follow online (e.g. on services like Twitter or Tumblr) in section Internet)

I feel comfortable deciding who to follow online (e.g. on services like Twitter or Tumblr)

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in001_intro (Section Internet)

On a scale of 1 to 5 where 1 is "not at all true of me" and 5 is "very true of me", please rate the statements below.

SUBGROUP OF QUESTIONS

in001y (I know how to create something new from existing online images, music or video in section Internet)

I know how to create something new from existing online images, music or video

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001z (I know how to make basic changes to the content that others have produced in section Internet)

I know how to make basic changes to the content that others have produced

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001aa (I know how to design a website in section Internet)

I know how to design a website

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001bb (I know which different types of licenses apply to online content in section Internet)

I know which different types of licenses apply to online content

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me

- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001cc (I would feel confident putting video content I have created online in section Internet)

I would feel confident putting video content I have created online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001dd (I know which apps/software are safe to download in section Internet)

I know which apps/software are safe to download

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001ee (I am confident about writing a comment on a blog, website or forum in section Internet)

I am confident about writing a comment on a blog, website or forum

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001ff (I would feel confident writing and commenting online in section Internet)

I would feel confident writing and commenting online

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true not untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in001_intro (Section Internet)

On a scale of 1 to 5 where 1 is "not at all true of me" and 5 is "very true of me", please rate the statements below.

SUBGROUP OF QUESTIONS

in001gg (I know how to install apps on a mobile device in section Internet)

I know how to install apps on a mobile device

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001hh (I know how to download apps to my mobile device in section Internet)

I know how to download apps to my mobile device

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

in001ii (I know how to keep track of the costs of mobile app use in section Internet)

I know how to keep track of the costs of mobile app use

- 1 Not at all true of me
- 2 Not very true of me
- 3 Neither true nor untrue of me
- 4 Mostly true of me
- 5 Very true of me
- 6 Don't know

END OF SUBGROUP

END OF GROUP

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in002_intro (Section Internet)

How often do you conduct each of the following activities at home?

SUBGROUP OF QUESTIONS

in002a (Video-chat with friends or family members in section Internet)

Video-chat with friends or family members

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Often
- 5 Very often

in002b (Video-conference with work colleagues in section Internet)

Video-conference with work colleagues

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Often
- 5 Very often

in002c (Look-up information about Social Security in section Internet)

Look-up information about Social Security

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Often
- 5 Very often

in002d (Look-up information about other government programs in section Internet)

Look-up information about other government programs

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Often
- 5 Very often

in002e (Check account balances in section Internet)

Check account balances

- 1 Never
- 2 Rarely
- 3 Sometimes
- 4 Often

5 Very often

in002f (Manage bank accounts/Transfer money across bank-accounts in section Internet)

Manage bank accounts/Transfer money across bank-accounts

1 Never

2 Rarely

3 Sometimes

4 Often

5 Very often

in002g (Use email in section Internet)

Use email

1 Never

2 Rarely

3 Sometimes

4 Often

5 Very often

in002h (Transfer files with co-workers in section Internet)

Transfer files with co-workers

1 Never

2 Rarely

3 Sometimes

4 Often

5 Very often

in002i (Interact using social media platform (such as Facebook, Instagram, Twitter, etc) in section Internet)

Interact using social media platform (such as Facebook, Instagram, Twitter, etc)

1 Never

2 Rarely

3 Sometimes

4 Often

5 Very often

in002j (Take online classes in section Internet)

Take online classes

1 Never

2 Rarely

3 Sometimes

4 Often

5 Very often

in002k (Shop online in section Internet)

Shop online
1 Never
2 Rarely
3 Sometimes
4 Often
5 Very often

in002l (Pay a bill online in section Internet)

Pay a bill online

1 Never
2 Rarely
3 Sometimes
4 Often
5 Very often

in002m (Fill an application online in section Internet)

Fill an application online

1 Never
2 Rarely
3 Sometimes
4 Often
5 Very often

in002n (Made a telemedicine (video) visit to a doctor or healthcare provider in section Internet)

Made a telemedicine (video) visit to a doctor or healthcare provider

1 Never
2 Rarely
3 Sometimes
4 Often
5 Very often

END OF SUBGROUP

END OF GROUP

IF in002a IN (2,3,4,5) OR in002b IN (2,3,4,5) OR in002c IN (2,3,4,5) OR in002d IN (2,3,4,5)
OR in002e IN (2,3,4,5) OR in002f IN (2,3,4,5) OR in002g IN (2,3,4,5) OR in002h IN (2,3,4,5)
OR in002i IN (2,3,4,5) OR in002j IN (2,3,4,5) OR in002k IN (2,3,4,5) OR in002l IN (2,3,4,5)
OR in002m IN (2,3,4,5) OR in002n IN (2,3,4,5) THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

in003_intro (Section Internet)

For each of the following activities, please tell us for how long you have been doing them?

SUBGROUP OF QUESTIONS

IF in002a IN (2,3,4,5) THEN

in003a (how long Video-chat with friends or family members in section Internet)

Video-chat with friends or family members

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002b IN (2,3,4,5) THEN

in003b (how long Video-conference with work colleagues in section Internet)

Video-conference with work colleagues

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002c IN (2,3,4,5) THEN

in003c (how long Look-up information about Social Security in section Internet)

Look-up information about Social Security

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002d IN (2,3,4,5) THEN

in003d (how long Look-up information about other government programs in section Internet)

Look-up information about other government programs

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002e IN (2,3,4,5) THEN

in003e (how long Check account balances in section Internet)

Check account balances

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002f IN (2,3,4,5) THEN

in003f (how long Manage bank accounts/Transfer money across bank-accounts in section Internet)

Manage bank accounts/Transfer money across bank-accounts

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002g IN (2,3,4,5) THEN

in003g (how long Use email in section Internet)

Use email

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago

| 5 Not applicable

END OF IF

IF in002h IN (2,3,4,5) THEN

| **in003h** (how long Transfer files with co-workers in section Internet)

Transfer files with co-workers

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002i IN (2,3,4,5) THEN

| **in003i** (how long Interact using social media platform (such as Facebook, Instagram, Twitter, etc) in section Internet)

Interact using social media platform (such as Facebook, Instagram, Twitter, etc)

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002j IN (2,3,4,5) THEN

| **in003j** (how long Take online classes in section Internet)

Take online classes

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002k IN (2,3,4,5) THEN

in003k (how long Shop online in section Internet)

Shop online

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002l IN (2,3,4,5) THEN

in003l (how long Pay a bill online in section Internet)

Pay a bill online

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002m IN (2,3,4,5) THEN

in003m (how long Fill an application online in section Internet)

Fill an application online

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago
- 5 Not applicable

END OF IF

IF in002n IN (2,3,4,5) THEN

in003n (how long Made a telemedicine (video) visit to a doctor or healthcare provider in section Internet)

Made a telemedicine (video) visit to a doctor or healthcare provider

- 1 I started less than a month ago
- 2 Between one and six months ago
- 3 Between six months and a year ago
- 4 More than a year ago

| | 5 Not applicable
| | END OF IF
| | END OF SUBGROUP
| | END OF GROUP
| | END OF IF

End of section **Internet**

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. */