

# UnderStandingAmericaStudy

UAS 101: RETIREMENT BEHAVIOR SURVEY



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# 1 INTRODUCTION

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This UAS panel survey, titled "UAS101: Retirement Behavior Survey" includes three modules addressing three different aspects of the Social Security program: spousal benefits, a shortfall in the Social Security Trust Fund, and the Retirement Earnings Test. This survey is no longer in the field.

## 1.1 Topics

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This survey contains questions (among others) on the following topics: Consumer Behavior, Retirement Pensions, Savings. A complete survey topic categorization for the UAS can be found here.

## 1.2 Experiments

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

## 1.3 Citation

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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](mailto:tgutsche@usc.edu).

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## 2 SURVEY RESPONSE AND DATA

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### 2.1 Sample selection and response rate

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The sample selection for this survey was:

All active respondents except Spanish speakers.

As such, this survey was made available to 5969 UAS participants. Of those 5969 participants, 5006 completed the survey and are counted as respondents. Of those who are not counted as respondents, 104 started the survey without completing and 859 did not start the survey. The overall response rate was 83.87%.

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

The detailed survey response rate is as follows:

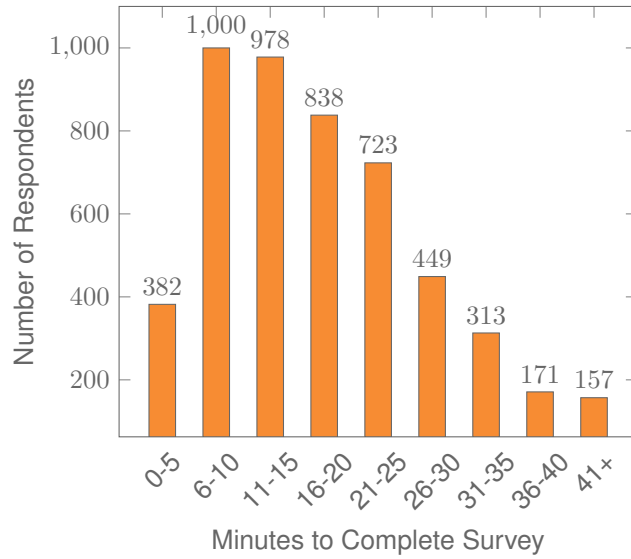
UAS101 - Response Overview	
Size of selected sample	5969
Completed the survey	5006
Started but did not complete the survey	104
Did not start the survey	859
Response rate	83.87%

### 2.2 Timings

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The survey took respondents an average of 18 minutes, and the full distribution of survey response times is available in the figure below. Times per question are available upon request.

Distribution of Respondents' Survey Response Times



### 2.3 Sample & Weighting

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Weights are included in the data set for this survey. This survey dataset may contain respondents with a weight of zero. These respondents belong to a small group of UAS members for whom sample weights cannot be computed due to non-probability recruitment for special projects. Hence, while they are accounted for in the total number of survey respondents, they do not contribute to any statistics using sample weights. For more details on the UAS weighing procedures please refer to the UAS Weighting Procedures V1. Please contact UAS staff with any questions.

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### 3 STANDARD VARIABLES

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Each Understanding America Study data contains a series of standard variables, consisting of individual, household and sample identifiers, language indicator, time stamps and a rating by the respondent of how much he or she liked the survey:

- **uasid**: the identifier of the respondent. This identifier is assigned to a respondent at recruitment and stays with the respondent throughout each and every survey he/she participates in. When analyzing data from multiple surveys, the 'uasid' can be used to merge data sets.
- **uashhid**: the household identifier of the respondent. Every member is assigned a household identifier, stored in the variable 'uashhid'. For the primary respondent this identifier equals his or her 'uasid'. All other eligible members of the primary respondent's household (everyone who is 18 or older in the household) who become UAS respondents receive the 'uasid' of the primary respondent as their household identifier. The identifier 'uashhid' remains constant over time for all respondents. Thus it is always possible to find the original UAS household of an UAS panel member (even after they, for example, have moved out to form another household).
- **survhhid**: uniquely identifies the household a UAS panel member belongs to in a given survey. For instance, if the primary respondent and his/her spouse are both UAS members at the time of a given survey, they both receive the same 'survhhid' identifier for that survey. If they subsequently split, they receive two different 'survhhid' in subsequent surveys. They, however, always share the same 'uashhid'. The identifier 'survhhid' is set to missing (.) if no other household members are UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart if the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, household members have different 'survhhid' reflecting different household compositions at the time they answered the survey. For instance, suppose that the primary respondent and his/her spouse are both UAS members. If the primary respondent answers the survey when he/she is living with the spouse, but the spouse answers the survey when the couple has split, they receive different 'survhhid'. Hence, the variable 'survhhid' identifies household membership of UAS panel members, at the time the respondent answers the survey. Note: in the My Household survey 'survhhid' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.
- **uasmembers**: is the number of other household members who are also UAS panel members at the time of the survey. Since individuals can answer the same survey at different points in time (which can be relatively far apart is the survey is kept in the field for a prolonged time), it may be possible that, within the same data set, the primary respondent of a household has a value of '0', whereas the second UAS household respondent has a value of '1'. Therefore 'uasmembers' should be interpreted as the

number of household and UAS panel members at the time the respondent answers the survey. Note: in the My Household survey 'uasmembers' is set to unknown (.u) for respondents who last participated in the My Household survey prior to January 21, 2015.

- **sampletype**: 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 'sampletype' takes on three values reflecting three distinct recruitment categories (in future data sets the number of categories may increase due to the incorporation of new recruitment categories):
  1. Nationally Representative Sample
  2. Native Americans: recruited through ABS, where the probability of drawing a zip-code is a function of the percentage of Native Americans in the zip-code. Primary respondents in these zip-codes who are not Native Americans are not invited to join the UAS.
  3. LA County: recruited through ABS drawing from zip-codes in Los Angeles County.
- **batch**: indicates the batch from which the respondent was recruited. There are currently the following values this variable takes (in future data sets the number of categories may increase due to the usage of new recruitment samples):
  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

- **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.



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## 4 BACKGROUND DEMOGRAPHICS

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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.
- **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 'hhmembervnumber' 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.

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## 5 MISSING DATA CONVENTIONS

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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.

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## 6 ROUTING SYNTAX

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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.

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## 7 SURVEY WITH ROUTING

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Start of section **Demographics**

**intro** (Section Demographics)

We are interested in understanding how and when people respond to certain aspects of Social Security retirement benefits.

The survey is divided into three modules addressing three different aspects of the Social Security program: spousal benefits, the impending shortfall in the Social Security Trust Fund, and the Retirement Earnings Test.

In this survey, we sometimes ask questions that are difficult to answer exactly. Please take time to consider the questions and give us your best estimate even if you do not know the exact answer. Having your best estimate will be very helpful to us.

Thank you very much for your participation!

```
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
```

```
minimumage := currentage
```

```
IF minimumage = EMPTY THEN
```

```
  | minimumage := 18
```

```
END OF IF
```

```
/* In this survey up to three sections are administered to respondents depending on participation in several other UAS surveys. The order in which this happens is randomized per variable module_order. With a value of 1 respondents are asked about Spousal Benefits, Policy Leverages for Reducing SSA shortfall and then the Retirement Test. With a value of 2 respondents are asked the Retirement Test, Policy Leverages for Reducing SSA shortfall and Spousal Benefits.*/
```

```
IF (module_order_temp = empty) THEN
```

```
  | module_order_temp := mt_rand(1,4)
```

```
IF module_order_temp = 1 THEN
| module_order := 2
ELSE
| module_order := 1
END OF IF
END OF IF
```

End of section **Demographics**

```
IF module_order = 1 THEN
cnt1 := 4
cnt3 := 3
cnt5 := 2
a_module := 3
e_module := 1
```

Start of section **AppendixE**

```
e_reward := 2
```

*/\* In the section on spousal benefits respondents are presented with a story and then asked a series of questions. The following randomizer variables are involved:*

- o e\_name\_randomizer: 1 Mr. Johnson, 2 Mr. Williams
- o e\_treatment1: 1 Unmarried, 2 Married no info spousal benefits, 3 Married basic info spousal benefits, 4 Married basic info spousal benefits plus illustration.
- o e\_treatment2: 1 No longevity information, 2 Statistical information, 3 Statistical information plus anecdote.
- o hhincome: preloaded from the My Household survey, it determines the income shown in the story per:
  - hhincome unknown, then main income is \$50,000, benefit at 62 is \$1,300, benefit at 66 is \$1,800, benefit at 70 is \$2,400.
  - hhincome < 11, then main income is \$30,000, benefit at 62 is \$800, benefit at 66 is \$1,100, benefit at 70 is \$1,500.
  - hhincome < 14, then main income is \$50,000, benefit at 62 is \$1,300, benefit at 66 is \$1,800, benefit at 70 is \$2,400.
  - hhincome < 15, then main income is \$75,000, benefit at 62 is \$1,500, benefit at 66 is \$2,000, benefit at 70 is \$2,700.
  - hhincome > 14, then main income is \$100,000, benefit at 62 is \$1,800, benefit at 66 is \$2,400, benefit at 70 is \$3,300.



\*/

**IF e\_name\_randomizer = EMPTY THEN**

| e\_name\_randomizer := mt\_rand(1,2)

**END OF IF**

**IF e\_question\_randomizer = EMPTY THEN**

| e\_question\_randomizer := mt\_rand(1,2)

**END OF IF**

Fill code of question FL\_Eintro executed  
Fill code of question FL\_Eintro2 executed

**sece\_intro** (Section AppendixE)

**Module ({}): Spousal Benefits**

Social Security gives people the option of when to claim retirement benefits - between ages 62 and 70. Deciding when to claim Social Security benefits can be a difficult process.

Now we'll show you a story about Mr. (Johnson/Williams). Please pay close attention to the story, because at the end we will ask you two questions about facts contained in the story. (You will receive an additional \$1 for a correct answer to this question.)

**IF e\_treatment1 = EMPTY THEN**

| e\_treatment1 := mt\_rand(1,4)

**END OF IF**

**IF e\_treatment2 = EMPTY THEN**

| e\_treatment2 := mt\_rand(1,3)

**END OF IF**

**IF hhincome = EMPTY AND hhincome\_asked != YES THEN**

**hhincome** (HH TOTAL INCOME in section Demographics)

Which category represents the total combined income of all members of your family (living in your house) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, Social Security payments and any other monetary income received by members of your family who are 15 years of age or older.

1 Less than \$5,000

2 5,000 to 7,499

3 7,500 to 9,999

4 10,000 to 12,499

- 5 12,500 to 14,999
- 6 15,000 to 19,999
- 7 20,000 to 24,999
- 8 25,000 to 29,999
- 9 30,000 to 34,999
- 10 35,000 to 39,999
- 11 40,000 to 49,999
- 12 50,000 to 59,999
- 13 60,000 to 74,999
- 14 75,000 to 99,999
- 15 100,000 to 149,999
- 16 150,000 or more

END OF IF

Fill code of question FL\_income executed  
 Fill code of question FL\_62 executed  
 Fill code of question FL\_66 executed  
 Fill code of question FL\_70 executed

IF e\_treatment1 = 1 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

e\_a1 (story 1 in section AppendixE)

Mr. (Johnson/Williams) is a single man with no children, with an income of \$(30,000/50,000/75,000/100,000). He is 61 years old. Mr. (Johnson/Williams) has earned enough credits to qualify for Social Security retirement benefits. Mr. (Johnson/Williams) is talking about when to claim Social Security retirement benefits with his financial advisor. His Social Security Statement shows how his retirement benefit will vary depending on when he claims: AgeAmountAt age 62\$(800/1,300/1,500/1,800) a monthAt age 66 (his Full Retirement Age)\$1,100/1,800/2,000/2,400) a monthAt age 70\$(1,500/2,400/2,700/3,300) a month.

*Figure 1: Example of story*

Mr. Williams is a married man with no children with an income of \$30,000. He is 61 years old. Mr. Williams has earned enough credits to qualify for Social Security retirement benefits. Mr. Williams's wife is 59 years old. Mrs. Williams has never worked outside the home and so does not qualify for Social Security retirement benefits on her own. Mr. Williams is talking with his financial advisor about when to claim Social Security retirement benefits. His Social Security Statement shows how his retirement benefit will vary depending on when he claims:

Age	Amount
At age 62	\$800 a month
At age 66 (his Full Retirement Age)	\$1,100 a month
At age 70	\$1,500 a month

END OF GROUP

ELSEIF e\_treatment1 = 2 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**e\_a2** (story 2 in section AppendixE)

Mr. (Johnson/Williams) is a married man with no children with an income of \$(30,000/50,000/75,000/100,000). He is 61 years old. Mr. (Johnson/Williams) has earned enough credits to qualify for Social Security retirement benefits. Mr. (Johnson/Williams)'s wife is 59 years old. Mrs. (Johnson/Williams) has never worked outside the home and so does not qualify for Social Security retirement benefits on her own. Mr. (Johnson/Williams) is talking with his financial advisor about when to claim Social Security retirement benefits. His Social Security Statement shows how his retirement benefit will vary depending on when he claims: AgeAmountAt age 62\$(800/1,300/1,500/1,800) a monthAt age 66 (his Full Retirement Age)\$1,100/1,800/2,000/2,400 a monthAt age 70\$(1,500/2,400/2,700/3,300) a month

END OF GROUP

ELSEIF e\_treatment1 = 3 THEN

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**e\_a3** (story 3 in section AppendixE)

Mr. (Johnson/Williams) is a married man with no children with an income of \$(30,000/50,000/75,000/100,000). He is 61 years old. Mr. (Johnson/Williams) has earned enough credits to qualify for Social Security retirement benefits. Mr. (Johnson/Williams)'s wife is 59 years old. Mrs. (Johnson/Williams) has never worked outside the home and so does not qualify for Social Security retirement benefits on her own. Mr. (Johnson/Williams) is talking with his financial advisor about when to claim Social Security retirement benefits. His Social Security Statement shows how his retirement benefit will vary depending on when he claims: AgeAmountAt age 62\$(800/1,300/1,500/1,800) a monthAt age 66 (his Full Retirement Age)\$1,100/1,800/2,000/2,400 a monthAt age 70\$(1,500/2,400/2,700/3,300) a month

Mr. (Johnson/Williams)'s financial advisor also reminds him about a rule that may affect his decision of when to claim: Social Security stipulates that widows or widowers may receive benefits under their spouse's earnings record. These benefits are called Survivors Benefits. A survivor may start receiving benefits as early as age 60. Once a survivor reaches his or her Full Retirement Age, they are entitled to 100% of the retirement benefit amount their deceased spouse was receiving or entitled to when he or she died.

END OF GROUP

**ELSEIF e\_treatment1 = 4 THEN**

Fill code of question FL\_62.spouse executed

Fill code of question FL\_66.spouse executed

Fill code of question FL\_70.spouse executed

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**e\_a4** (story 4 in section AppendixE)

Mr. (Johnson/Williams) is a married man with no children with an income of \$(30,000/50,000/75,000/100,000). He is 61 years old. Mr. (Johnson/Williams) has earned enough credits to qualify for Social Security retirement benefits. Mr. (Johnson/Williams)'s wife is also 61 years old. Mrs. (Johnson/Williams) has never worked outside the home and so does not qualify for Social Security retirement benefits on her own. Mr. (Johnson/Williams) is talking with his financial advisor about when to claim Social Security retirement benefits. His Social Security Statement shows how his retirement benefit will vary depending on when he claims: Age Amount At age 62 \$(800/1,300/1,500/1,800) a month At age 66 (his Full Retirement Age) \$(1,100/1,800/2,000/2,400) a month At age 70 \$(1,500/2,400/2,700/3,300) a month

**e\_a4.2** (story 4 part 2 in section AppendixE)

Mr. (Johnson/Williams)'s financial advisor also reminds him about a rule that may affect his decision of when to claim: if Mr. (Johnson/Williams) dies but his wife survives him, Mrs. (Johnson/Williams) may receive benefits under Mr. (Johnson/Williams)'s earning record.

Mrs. (Johnson/Williams) may start receiving benefits as early as age 60. Once Mrs. (Johnson/Williams) reaches her Full Retirement Age, she is entitled to 100% of the retirement benefit amount Mr. (Johnson/Williams) was receiving before he died.

For example: If Mr. (Johnson/Williams) files for Social Security retirement at age 62, when he dies and as long as his wife has reached her own Full Retirement Age, she would be entitled to \$(800/1,300/1,500/1,800) a month. If Mr. (Johnson/Williams) files for Social Security at age 66, his wife would be entitled to \$(1,300/1,800/2,000/2,400) a month. If Mr. (Johnson/Williams) files for Social Security at age 70, his wife would be entitled to \$(1,800/2,400/2,700/3,300) a month.

**END OF GROUP**

**END OF IF**

**IF e\_treatment2 = 2 THEN**

**e\_a5** (extra in section AppendixE)

As an additional fact, the financial advisor tells Mr. (Johnson/Williams) that in the U.S., the average life expectancy for a man is 76.5 years, and for a woman it is 81 years.

**ELSEIF e\_treatment2 = 3 THEN**

**e\_a6** (extra in section AppendixE)

The financial advisor also tells Mr. (Johnson/Williams) that in the U.S. average life expectancy for a man is 76.5 years, and for a woman it is 81 years.

Mr. (Johnson/Williams) recalls that his uncle died at 75 years old, but his uncle's wife (who was 5 years younger than him) survived him for 15 years and died at 85 years old. During those 15 years, Mr. (Johnson/Williams)'s aunt lived on her survivor's benefit from Social Security, which was her main source of income. She got to see their granddaughter, who was 4 when Mr. (Johnson/Williams) died, graduate from high school.

**END OF IF**

Fill code of question FL\_Eintro3 executed

**e\_warning** (Section AppendixE)

The following screen will show a quiz question. Please answer it carefully since you will not be allowed to change your response once you click on the "Next>>" button. If you want to review the information provided earlier, please do so now as you will not be allowed to do so once you continue to the next screen. (You will receive an additional \$1 if you answer this question correctly.)

**e\_c001** (appendix E quiz question in section AppendixE)

How old is Mr. (Johnson/Williams)?

- 1 26
- 2 52
- 3 61
- 4 73

**e\_d001** (vignette when should file in section AppendixE)

Given the information provided about Mr. (Johnson/Williams)'s situation, when do you think he should file for Social Security retirement benefits?

- 1 62
- 2 63
- 3 64
- 4 65
- 5 66
- 6 67
- 7 68
- 8 68
- 9 69
- 10 70

**Figure 2: Example**

Given the information provided about Mr. Williams's situation, when do you think he should file for Social Security retirement benefits?

62	63	64	65	66	67	68	68	69	70
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

/\* Respondents are asked about their plans for when to claim Social Security benefits and their longevity expectations (e\_d\_order equals 1) or about their longevity expectations and then their plans for when to claim Social Security benefits (e\_d\_order = 2) \*/

IF e\_d\_order = EMPTY THEN

| e\_d\_order := mt\_rand(1,2)

END OF IF

IF e\_d\_order = 1 THEN

hhincome\_temp := hhincome

IF hhincome\_temp = EMPTY THEN

| hhincome\_temp := 1

END OF IF

IF currentage < 66 THEN

e\_d002a (age claim in section AppendixE)

**Now we'd like to ask you about YOUR plans for claiming your Social Security benefits.**

When do you think you would file for Social Security retirement benefits?

1 62

2 63

3 64

4 65

5 66

6 67

7 68

8 68

9 69

10 70

**Figure 3: Example**

Now we'd like to ask you about YOUR plans for claiming your Social Security benefits.

When do you think you would file for Social Security retirement benefits?

62	63	64	65	66	67	68	68	69	70
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Fill code of question FL\_de002a executed

**e\_d002b** (decision confidence in section AppendixE)  
(You indicated that you plan to claim benefits at age ^e\_d002a.

)How confident are you that this decision is right for you and your family?

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

END OF IF

IF currentage < 75 THEN

**e\_d003a** (chance live to age 75 in section AppendixE)  
Now we would like to ask you about your longevity expectations.

What do you think is the percent chance that you will live to age 75?  
RANGE 0..100

IF e\_d003a > 0 THEN

e\_d003b\_min := e\_d003a

**e\_d003b** (chance live to age 85 in section AppendixE)  
What do you think is the percent chance you will live to age 85?  
RANGE 0..(minimum for e\_d003b())

END OF IF

ELSEIF currentage < 85 THEN

e\_d003b\_min := 100

**e\_d003b** (chance live to age 85 in section AppendixE)  
What do you think is the percent chance you will live to age 85?  
RANGE 0..(minimum for e\_d003b())

END OF IF

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

Fill code of question FLHWP executed

**e\_d003c** (chance spouse live to age 75 in section AppendixE)

What do you think is the percent chance that your (spouse/partner) will live to age 75?

RANGE 0..100

IF e\_d003c > 0 THEN

**e\_d003d** (chance spouse live to age 85 in section AppendixE)

What do you think is the percent chance your (spouse/partner) will live to age 85?

RANGE 0..(chance spouse live to age 75())

END OF IF

END OF IF

ELSE

IF currentage < 75 THEN

**e\_d003a** (chance live to age 75 in section AppendixE)

Now we would like to ask you about your longevity expectations.

What do you think is the percent chance that you will live to age 75?

RANGE 0..100

IF e\_d003a > 0 THEN

e\_d003b\_min := e\_d003a

**e\_d003b** (chance live to age 85 in section AppendixE)

What do you think is the percent chance you will live to age 85?

RANGE 0..(minimum for e\_d003b())

END OF IF

ELSEIF currentage < 85 THEN

e\_d003b\_min := 100

**e\_d003b** (chance live to age 85 in section AppendixE)

What do you think is the percent chance you will live to age 85?

RANGE 0..(minimum for e\_d003b())

END OF IF

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



Fill code of question FLHWP executed

**e\_d003c** (chance spouse live to age 75 in section AppendixE)

What do you think is the percent chance that your (spouse/partner) will live to age 75?

RANGE 0..100

**IF e\_d003c > 0 THEN**

**e\_d003d** (chance spouse live to age 85 in section AppendixE)

What do you think is the percent chance your (spouse/partner) will live to age 85?

RANGE 0..(chance spouse live to age 75())

**END OF IF**

**END OF IF**

hhincome\_temp := hhincome

**IF hhincome\_temp = EMPTY THEN**

hhincome\_temp := 1

**END OF IF**

**IF currentage < 66 THEN**

**e\_d002a** (age claim in section AppendixE)

**Now we'd like to ask you about YOUR plans for claiming your Social Security benefits.**

When do you think you would file for Social Security retirement benefits?

1 62

2 63

3 64

4 65

5 66

6 67

7 68

8 68

9 69

10 70

Fill code of question FL\_de002a executed

**e\_d002b** (decision confidence in section AppendixE)

(You indicated that you plan to claim benefits at age ^e\_d002a.

)How confident are you that this decision is right for you and your family?

```

| 1 Very confident
| 2 Somewhat confident
| 3 Not too confident
| 4 Not at all confident
| END OF IF
| END OF IF

End of section AppendixE

END OF IF

IF module_order = 1 THEN
/* The section with questions on Policy Leverages for Reducing the SSA shortfall is
administered to all respondents who completed the UAS 72 survey with an age between
18 and 64. */

Start of section AppendixC

uas72_endtime := getUAS72value("endtime")
uas72_completed := 2

IF uas72_endtime = RESPONSE THEN
| uas72_completed := 1
| END OF IF

c_reward := 0
c_e_asked := empty

IF uas72_completed = YES AND (currentage > 17 AND currentage < 65) THEN
| c_reward := 3

/* Respondents are provided with information about Social Security. A question about
this information is asked and rewarded with $1 for those with d_treatment_question
equal to 1.

The exact information presented is randomly assigned per d_treatment: 1 Con-
trol, 2 Treatment A, 3 Treatment B. */

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

```

Fill code of question FL\_B executed

**b\_intro** (Section AppendixD)

### **Module 2: Addressing The Social Security Shortfall**

In this module, we will present you with some information about the Social Security System. Please pay close attention to the information, because at the end we will ask you a question about facts contained in the text. (You will receive an additional \$1 if you answer the question correctly.)

**IF d\_treatment = EMPTY THEN**

| d\_treatment := mt\_rand(1,3)

**END OF IF**

**treatment\_info1** (Section AppendixD)

### **The Future of Social Security**

Social Security has provided financial protection for Americans for over 80 years. Benefits for retired workers and their families, for families of deceased workers, and for disabled workers and their families are paid from the Social Security trust funds. Even with no changes, the program can pay full benefits until 2034, and will have enough income after that to pay 79 percent of benefits.

**IF d\_treatment > 1 THEN**

| **treatment\_info2** (Section AppendixD)

### **Addressing the gap in Social Security financing**

In order to reduce or eliminate the gap in financing that will occur after 2034, the Social Security system could be amended through one, or a combination, of the following:

**Benefit reduction:** A change in the formula for Social Security benefit entitlements. This means that beneficiaries would receive a lower monthly benefit than under the current rules.**Payroll tax increase:** The current Social Security payroll tax rate for employees is 6.2%. The Social Security payroll tax could be increased above that amount. This increase would result in a larger withholding from your paychecks while you work.**Taxable maximum increase:** The Social Security payroll tax is applied only to the first \$127,200 of earnings. This could be modified so that the payroll tax on wages was applied to earnings above \$127,200 as well (for example, it could be modified so that it was applied to earnings up to \$250,000). Payroll taxes would not change for workers earning \$127,200 or less.

**END OF IF**

**IF d\_treatment > 2 THEN**

```
IF calculator_benefits = EMPTY THEN
```

```
| calculator_benefits := 0
```

```
END OF IF
```

```
IF calculator_payroll = EMPTY THEN
```

```
| calculator_payroll := 6.2
```

```
END OF IF
```

```
IF calculator_maximum = EMPTY THEN
```

```
| calculator_maximum := 1
```

```
END OF IF
```

**treatment\_info3\_new** (Section AppendixD)

You may have heard that in the long run (fifteen or twenty years from now) the Social Security Trust fund will not have enough money to pay everyone the Social Security benefits that they are entitled to according to current law. This is called the "shortfall".

The next page focuses on the shortfall in the Social Security Trust fund. In this game, you will be able to change the parameters of three different policies that could reduce the shortfall to zero and balance the Social Security trust fund. For each choice you make in Policy 1, Policy 2, and Policy 3, you will see how much the shortfall will be reduced, and what the consequences would be for three hypothetical individuals. Take your time to examine the results of your choices as you change each one. When you have reduced enough of the shortfall, the screen will turn green and you will be able to move on.

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**treatment\_info3** (Section AppendixD)

In this screen, you will have the opportunity to change three policies to see the effect of those changes on reducing the shortfall in the Social Security trust fund. The calculator will let you raise the tax rate, increase the tax ceiling and/or reduce benefits. Your goal is to eliminate the Social Security shortfall. Assume that any changes would go into effect 5 years from now, in 2022. You choose the policies so that the Social Security trust fund shortfall is eliminated, that is, so that 100% of the shortfall is reduced. Once you get close to 100%, the red box will turn green and you will be able to move forward. You will be allowed to continue once you reduce the shortfall between 95% and 105%. **The numbers used in this game are approximations and are for illustrative purposes only.**

**calculator\_benefits** (percentage reduce benefits in section AppendixD)

Reduce benefits by

NUMBER (NO DECIMALS ALLOWED)

**calculator\_payroll** (increase payroll tax in section AppendixD)  
Increase payroll tax (current is 6.2%) to  
NUMBER (DECIMALS ALLOWED)

**calculator\_maximum** (taxable maximum in section AppendixD)  
Increase Taxable Maximum (current is \$127,200) to  
1 \$127,200  
2 \$250,000  
3 \$330,000  
4 \$500,000  
5 Tax all earnings

**calculator\_reduction** (Section AppendixD)  
NUMBER (NO DECIMALS ALLOWED)

**calculator\_log** (Section AppendixD)  
STRING

**Figure 4:** Example



UAS101/UAS101images/image5.png

**Figure 5: Example**

In this screen, you will have the opportunity to change three policies to see the effect of those changes on reducing the shortfall in the Social Security trust fund. The calculator will let you raise the tax rate, increase the tax ceiling and/or reduce benefits. Your goal is to eliminate the Social Security shortfall. Assume that any changes would go into effect 5 years from now, in 2022. You choose the policies so that the Social Security trust fund shortfall is eliminated, that is, so that 100% of the shortfall is reduced. Once you get to get close to 100%, the red box will turn green and you will be able to move forward. You will be allowed to continue once you reduce the shortfall between 95% and 105%. **The numbers used in this game are approximations and are for illustrative purposes only.**

**Policy 1**

Reduce benefits by

0 % - +

**Policy 2**

Increase payroll tax (current is 6.2%) to

6.7 % - +

**Policy 3**

Increase Taxable Maximum (current is \$127,200) to

\$127,200

\$250,000

\$330,000

\$500,000

Tax all earnings



With your selections, this would be the consequences for 3 hypothetical individuals:

- A 38 year old single working woman making \$65,000, would see her yearly take home pay reduced by \$325.
- A 55 year old married man making \$625,000 per year, would see his yearly take home pay reduced by \$61,727.
- A 72 year old retired man would see his monthly Social Security paycheck reduced from \$2,000 to \$2,000.

END OF GROUP

END OF IF

Fill code of question FL\_cb001 executed

**b1\_warning** (Section AppendixD)

The following screen will show a quiz question. Please answer it carefully since you will not be allowed to change your response once you click on the "Next>>" button. If you want to review the information provided earlier, please do so now as you will not be allowed to do so once you continue to the next screen. (If you answer this question correctly, you will earn \$1.)

**c\_b001** (benefits are paid from in section AppendixC)

Social Security benefits for retired people and their families and for disabled workers are paid from:

- 1 Funds from the Labor Department
- 2 Funds from State governments
- 3 The Social Security trust funds
- 4 The Federal Workers' Assistance Percentage (FWAP).

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### **c\_c001\_intro** (Section AppendixC)

Given the information you just saw, you may now have different views about the retirement benefits you expect to receive from Social Security.

### **c\_c001b** (lowest amount receive in section AppendixC)

What do you think is the **lowest** amount of Social Security retirement benefits you might receive per month?

NUMBER (NO DECIMALS ALLOWED)

### **c\_c001a** (highest amount receive in section AppendixC)

What do you think is the **highest** amount of Social Security retirement benefits you might receive per month?

NUMBER (NO DECIMALS ALLOWED)

## END OF GROUP

c\_c\_min := c\_c001b

c\_c\_max := c\_c001a

**IF c\_c\_min = RESPONSE AND c\_c\_max = RESPONSE THEN**

**IF c\_c\_max - c\_c\_min > 200 THEN**

c\_c\_n := 5

**LOOP FROM 1 TO 4**

c\_c\_x(cnt) := number\_format((round((c\_c\_n-cnt)/c\_c\_n \* c\_c\_min + cnt/c\_c\_n \* c\_c\_max)/10)\*10)

**END OF LOOP**

c\_c001c\_n := c\_c\_n

c\_c001c\_x := c\_c\_x

### **c\_c001c** (bins balls in section AppendixC)

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

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



should put in this bin.

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

**IF (array\_sum(explode("", c\_c001c)) < 20) THEN**

**c1c\_warning** (Section AppendixC)

You did not put all the balls in bins. Please go back to complete your answer.

**END OF IF**

**END OF IF**

**END OF IF**

**c\_c001d** (chance no benefits in section AppendixC)

What do you think is the chance that you receive **no retirement benefits at all**? Enter a number between 0 and 100, where 0 means you are certain you will receive at least some benefits and 100 means you are certain that you will not receive any benefits.

RANGE 0..100

*/\* Respondents are presented with a few scenarios where a policy is changed. For each of these scenarios they are asked to indicate how their expectations for Social Security would change. The order is determined per variable c\_c\_order:*

- o 1 Payroll tax increased from 6.2% to 7.2% (c\_c002\_randomizer = 1) or 8.2% (c\_c002\_randomizer = 2).*
- o 2 Tax reform changing income tax for all earned income by 1% (c\_c003\_randomizer = 1) or 2% (c\_c003\_randomizer = 2).*
- o 3 Benefits are cut by 10% (c\_c004\_randomizer = 1) or 25% (c\_c004\_randomizer = 2).*
- o 4 Wage ceiling is raised from \$127,200 to \$250,000 (c\_c005\_randomizer = 1) or \$500,000 (c\_c005\_randomizer = 2).*

*Each time the initial distribution of balls in the bins is equal to that provided in c\_c001c. If respondents do not change the distribution, the same question is asked again. If respondents still do not change the distribution, they are asked why. \*/*

**IF (sizeof(c\_c\_order) = 0) THEN**

**| c\_c\_order := shuffleArray(array(1 →1, 2 →2, 3 →3, 4 →4))**

**END OF IF**

**c\_intro** (Section AppendixC)

In what follows, you will be presented with a few scenarios where a policy is changed.

For each of these scenarios we will ask you to please think about how your expectations for Social Security would change. For example, in one scenario we will assume the payroll tax (which pays for Social Security) is increased, and we ask you to reflect on how this affects the benefits you may receive.

#### LOOP FROM 1 TO 4

IF c\_c\_order(cnt) = 1 THEN

IF c\_c002\_randomizer = EMPTY THEN

| c\_c002\_randomizer := mt\_rand(1,2)

END OF IF

Fill code of question FL\_c2 executed  
Fill code of question FL\_c2.2 executed

**c2\_intro** (Section AppendixC)

**Now assume the social security payroll tax rate is increased from 6.2% to (7.2%/8.2%).** This would reduce the expected shortfalls in Social Security. It is estimated that this would allow the fund to receive (over 50 billion/over 100 billion) additional dollars per year.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.

IF c\_c002a = EMPTY THEN

| c\_c002a := c\_c001c

END OF IF

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c2\_intro2** (Section AppendixC)

(DEF: **Now assume the social security payroll tax rate is increased from 6.2% to (7.2%/8.2%).** This would reduce the expected shortfalls in Social Security. It is estimated that this would allow the fund to receive (over 50 billion/over 100 billion) additional dollars per year.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c002a** (bins balls in section AppendixC)

Based on your previous answers, we will show you 5 bins that indicate possible amounts for your future Social Security retirement monthly benefits, and the balls as you allocated them initially. Please move the balls to reflect your updated reflections if this policy was announced.

END OF GROUP

IF c\_c001c = c\_c002a THEN

IF c\_c002a\_followup = EMPTY THEN

c\_c002a\_followup := c\_c002a

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c2\_intro2** (Section AppendixC)

(DEF: **Now assume the social security payroll tax rate is increased from 6.2% to (7.2%/8.2%).** This would reduce the expected shortfalls in Social Security. It is estimated that this would allow the fund to receive (over 50 billion/over 100 billion) additional dollars per year.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c002a\_followup** (bins balls in section AppendixC)

**You have not made any changes. Please move balls across the bins to reflect what you think will happen to your Social Security retirement benefits if this policy was enacted. Press next if you think this policy would not affect your expectations about Social Security.**

END OF GROUP

IF c\_c001c = c\_c002a\_followup THEN

**c\_c002a\_why** (why no change in section AppendixC)

Please describe why you would not want to make any changes:

STRING

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c2\_intro2** (Section AppendixC)

(DEF: **Now assume the social security payroll tax rate is increased from 6.2% to (7.2%/8.2%)**). This would reduce the expected shortfalls in Social Security. It is estimated that this would allow the fund to receive (over 50 billion/over 100 billion) additional dollars per year.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c002b** (chance no benefits in section AppendixC)

In this case, what do you think would be the chance that you receive **no retirement benefits at all**? Enter a number between 0 and 100, where 0 means you are certain you will receive at least some benefits and 100 means you are certain that you will not receive any benefits.

RANGE 0..100

END OF GROUP

ELSEIF **c\_c\_order(cnt) = 2 THEN**

**IF c\_c003\_randomizer = EMPTY THEN**

**c\_c003\_randomizer := mt\_rand(1,2)**

**END OF IF**

Fill code of question FL\_c31 executed

Fill code of question FL\_c32 executed

Fill code of question FL\_c33 executed

**c3\_intro** (Section AppendixC)

**Now assume that there is a tax reform that changes income tax for all earned income.** This is general income tax that goes to the government but is not a Social Security tax so it does not go to the fund that pays retirement benefits. The increase in the tax rate is of the same magnitude so that the rate increases by (1%/2%) percentage point for income in all brackets (i.e. from 10% to (11%/12%) or from 35% to (36%/37%)).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.

IF c\_c003a = EMPTY THEN

| c\_c003a := c\_c001c

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c3\_intro2** (Section AppendixC)

(DEF: **Now assume that there is a tax reform that changes income tax for all earned income.** This is general income tax that goes to the government but is not a Social Security tax so it does not go to the fund that pays retirement benefits. The increase in the tax rate is of the same magnitude so that the rate increases by (1%/2%) percentage point for income in all brackets (i.e. from 10% to (11%/12%) or from 35% to (36%/37%)).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c003a** (bins balls in section AppendixC)

Based on your previous answers, we will show you 5 bins that indicate possible amounts for your future Social Security retirement monthly benefits, and the balls as you allocated them initially. Please move the balls to reflect your updated reflections

END OF GROUP

IF c\_c001c = c\_c003a THEN

| IF c\_c003a\_followup = EMPTY THEN

| | c\_c003a\_followup := c\_c003a

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c3\_intro2** (Section AppendixC)

(DEF: **Now assume that there is a tax reform that changes income tax for all earned income.** This is general income tax that goes to the government but is not a Social Security tax so it does not go to the fund that pays retirement benefits. The increase in the tax rate is of the same magnitude so that the rate increases by (1%/2%) percentage point for income in all brackets (i.e. from 10% to (11%/12%) or from 35% to (36%/37%)).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c003a\_followup** (bins balls in section AppendixC)

**You have not made any changes. Please move balls across the bins to reflect what you think will happen to your Social Security retirement benefits. Press next if you think this policy would not affect your expectations about Social Security.**

END OF GROUP

IF c\_c001c = c\_c003a\_followup THEN

**c\_c003a\_why** (why no change in section AppendixC)

Please describe why you would not want to make any changes:

STRING

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c3\_intro2** (Section AppendixC)

(DEF: **Now assume that there is a tax reform that changes income tax for all earned income.** This is general income tax that goes to the government but is not a Social Security tax so it does not go to the fund that pays retirement benefits. The increase in the tax rate is of the same magnitude so that the rate increases by (1%/2%) percentage point for income in all brackets (i.e. from 10% to (11%/12%) or from 35% to (36%/37%)).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c003b** (chance no benefits in section AppendixC)

In this case, what do you think would the chance that you receive **no retirement benefits at all**? Enter a number between 0 and 100, where 0 means you are certain you will receive at least some benefits and 100 means you are certain that you will not receive any benefits.

RANGE 0..100

END OF GROUP

ELSEIF c\_c.order(cnt) = 3 THEN

IF c\_c004\_randomizer = EMPTY THEN

| c\_c004\_randomizer := mt\_rand(1,2)

END OF IF

Fill code of question FL\_c41 executed

Fill code of question FL\_c42 executed

Fill code of question FL\_c43 executed

**c4\_intro** (Section AppendixC)

**Imagine a hypothetical case where rules changed so that the benefits for all retirees are cut by (10%/25%).** For example, an individual who would have received \$1,000 per month if he claimed at 66 would now receive (\$900/\$750), whereas another person who would have received \$2,000 would now receive (\$1800/\$1500).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.

IF c\_c004a = EMPTY THEN

| c\_c004a := c\_c001c

END OF IF

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c4\_intro2** (Section AppendixC)

(DEF: **Imagine a hypothetical case where rules changed so that the benefits for all retirees are cut by (10%/25%).** For example, an individual who would have received \$1,000 per month if he claimed at 66 would now receive (\$900/\$750), whereas another person who would have received \$2,000 would now receive (\$1800/\$1500).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c004a** (bins balls in section AppendixC)

Based on your previous answers, we will show you 5 bins that indicate possible amounts for your future Social Security retirement monthly benefits, and the balls as you allocated them initially. Please move the balls to reflect your updated

| reflections

END OF GROUP

IF c\_c001c = c\_c004a THEN

| IF c\_c004a\_followup = EMPTY THEN

| c\_c004a\_followup := c\_c004a

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

| **c4\_intro2** (Section AppendixC)

(DEF: **Imagine a hypothetical case where rules changed so that the benefits for all retirees are cut by (10%/25%).** For example, an individual who would have received \$1,000 per month if he claimed at 66 would now receive (\$900/\$750), whereas another person who would have received \$2,000 would now receive (\$1800/\$1500).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

| **c\_c004a\_followup** (bins balls in section AppendixC)

**You have not made any changes. Please move balls across the bins to reflect what you think will happen to your Social Security retirement benefits. Press next if you think this policy would not affect your expectations about Social Security.**

END OF GROUP

IF c\_c001c = c\_c004a\_followup THEN

| **c\_c004a\_why** (why no change in section AppendixC)

Please describe why you would not want to make any changes:

| STRING

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN



**c4\_intro2** (Section AppendixC)

(DEF: **Imagine a hypothetical case where rules changed so that the benefits for all retirees are cut by (10%/25%).** For example, an individual who would have received \$1,000 per month if he claimed at 66 would now receive (\$900/\$750), whereas another person who would have received \$2,000 would now receive (\$1800/\$1500).

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c004b** (chance no benefits in section AppendixC)

In this case, what do you think would the chance that you receive **no retirement benefits at all**? Enter a number between 0 and 100, where 0 means you are certain you will receive at least some benefits and 100 means you are certain that you will not receive any benefits.

RANGE 0..100

END OF GROUP

ELSEIF c\_c.order(cnt) = 4 THEN

IF c\_c005\_randomizer = EMPTY THEN

| c\_c005\_randomizer := mt\_rand(1,2)

END OF IF

Fill code of question FL\_c51 executed

**c5\_intro** (Section AppendixC)

The Social Security payroll tax is applied to the first \$127,200 of earnings. Assume that this "wage ceiling" for payroll tax was raised so that the tax was applied to the first (\$250,000/\$500,000) of earnings.

Thus, individuals who earn less than \$127,200 would pay the same amount as they currently do but those earning above that amount would pay more in Social Security taxes.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.

IF c\_c005a = EMPTY THEN

| c\_c005a := c\_c001c

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c5\_intro2** (Section AppendixC)

(DEF: The Social Security payroll tax is applied to the first \$127,200 of earnings. Assume that this "wage ceiling" for payroll tax was raised so that the tax was applied to the first (\$250,000/\$500,000) of earnings.

Thus, individuals who earn less than \$127,200 would pay the same amount as they currently do but those earning above that amount would pay more in Social Security taxes.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c005a** (bins balls in section AppendixC)

Based on your previous answers, we will show you 5 bins that indicate possible amounts for your future Social Security retirement monthly benefits, and the balls as you allocated them initially.

Please move the balls to reflect your updated reflections given the assumption that the tax ceiling is raised.

END OF GROUP

IF c\_c001c = c\_c005a THEN

| IF c\_c005a\_followup = EMPTY THEN

| | c\_c005a\_followup := c\_c005a

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c5\_intro2** (Section AppendixC)

(DEF: The Social Security payroll tax is applied to the first \$127,200 of earnings. Assume that this "wage ceiling" for payroll tax was raised so that the tax was applied to the first (\$250,000/\$500,000) of earnings.

Thus, individuals who earn less than \$127,200 would pay the same amount as they currently do but those earning above that amount would pay more in Social

Security taxes.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c005a\_followup** (bins balls in section AppendixC)

**You have not made any changes. Please move balls across the bins to reflect what you think will happen to your Social Security retirement benefits. Press next if you think this policy would not affect your expectations about Social Security.**

END OF GROUP

IF c\_c001c = c\_c005a\_followup THEN

**c\_c005a\_why** (why no change in section AppendixC)

Please describe why you would not want to make any changes:

STRING

END OF IF

END OF IF

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**c5\_intro2** (Section AppendixC)

(DEF: The Social Security payroll tax is applied to the first \$127,200 of earnings. Assume that this "wage ceiling" for payroll tax was raised so that the tax was applied to the first (\$250,000/\$500,000) of earnings.

Thus, individuals who earn less than \$127,200 would pay the same amount as they currently do but those earning above that amount would pay more in Social Security taxes.

We would like to know how you would feel about your prospects for receiving Social Security retirement benefits if this policy was announced.)

**c\_c005b** (chance no benefits in section AppendixC)

In this case, what do you think would the chance that you receive **no retirement benefits at all**? Enter a number between 0 and 100, where 0 means you are certain you will receive at least some benefits and 100 means you are certain that you will not receive any benefits.

RANGE 0..100

| END OF GROUP

| END OF IF

END OF LOOP

/\* Respondents are asked about their plan to retire given that benefits would be cut by 10% (c\_d001\_randomizer = 1) or 25% (c\_d001\_randomizer = 2). \*/

IF c\_d001\_randomizer = EMPTY THEN

| c\_d001\_randomizer := mt\_rand(1,2)

END OF IF

Fill code of question FL\_d1a executed

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**d1\_intro** (Section AppendixC)

Imagine the Social Security benefit rules were reformed today such that you would receive a lower monthly retirement benefit than what you would receive under current law. Under the new rule, your retirement benefit would be cut by (10%/25%). Relative to your current plans for retirement, how would you respond to this change in benefits? If you do not know, please give us your best guess.

**c\_d001a** (plan to retire from work in section AppendixC)

I would:

- 1 Plan to retire from work later
- 2 Plan to retire from work earlier
- 3 No change in my plan to retire from work

**c\_d001b** (save for retirement in section AppendixC)

I would:

- 1 Save more for retirement
- 2 Save less for retirement
- 3 No change in my savings for retirement

**c\_d001c** (plan to claim benefits in section AppendixC)

I would:

- 1 Claim my Social Security retirement earlier
- 2 Claim my Social Security retirement later
- 3 No change in when I plan to claim Social Security retirement

END OF GROUP

/\* Respondents are asked about their plan to retire given that payroll tax would be increased by 1% (c\_d002\_randomizer = 1) or 2% (c\_d002\_randomizer = 2). \*/

**IF c\_d002\_randomizer = EMPTY THEN**

| c\_d002\_randomizer := mt\_rand(1,2)

**END OF IF**

Fill code of question FL\_d2a executed

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**d2\_intro** (Section AppendixC)

Imagine the Social Security payroll tax was increased from the current level of 6.2% to (7.2%/8.2%). Relative to your current plans for retirement, how would you respond to this change in payroll tax? If you do not know, please give us your best guess.

**c\_d002a** (plan to retire from work in section AppendixC)

I would:

- 1 Plan to retire from work later
- 2 Plan to retire from work earlier
- 3 No change in my plan to retire from work

**c\_d002b** (save for retirement in section AppendixC)

I would:

- 1 Save more for retirement
- 2 Save less for retirement
- 3 No change in my savings for retirement

**c\_d002c** (plan to claim benefits in section AppendixC)

I would:

- 1 Claim my Social Security retirement earlier
- 2 Claim my Social Security retirement later
- 3 No change in when I plan to claim Social Security retirement

#### END OF GROUP

**IF hhincome = EMPTY THEN**

**hhincome** (HH TOTAL INCOME in section Demographics)

Which category represents the total combined income of all members of your family (living in your house) during the past 12 months? This includes money from jobs, net income from business, farm or rent, pensions, dividends, interest, Social Security payments and any other monetary income received by members of your family who are 15 years of age or older.

- 1 Less than \$5,000

2 5,000 to 7,499  
3 7,500 to 9,999  
4 10,000 to 12,499  
5 12,500 to 14,999  
6 15,000 to 19,999  
7 20,000 to 24,999  
8 25,000 to 29,999  
9 30,000 to 34,999  
10 35,000 to 39,999  
11 40,000 to 49,999  
12 50,000 to 59,999  
13 60,000 to 74,999  
14 75,000 to 99,999  
15 100,000 to 149,999  
16 150,000 or more

hhincome\_asked := YES

END OF IF

/\* Respondents with hhincome > 14 are asked about their plan to retire given that the tax ceiling would be raised to \$250,000% (c\_d003\_randomizer = 1) or \$500,000% (c\_d003\_randomizer = 2). \*/

IF hhincome > 14 OR hhincome = EMPTY THEN

IF c\_d003\_randomizer = EMPTY THEN

  c\_d003\_randomizer := mt\_rand(1,2)

END OF IF

Fill code of question FL\_d3a executed

#### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

##### **d3\_intro** (Section AppendixC)

Currently the payroll tax is applied to the first \$127,200 of an individual's wages. Imagine the law changed so that the payroll tax on wages was also applied to earnings above \$127,200, to earnings up to (\$250,000/\$500,000). Relative to your current plans for retirement, how would you respond to this change in the payroll tax "wage ceiling"? If you do not know, please give us your best guess.

##### **c\_d003a** (plan to retire from work in section AppendixC)

I would:

- 1 Plan to retire from work later
- 2 Plan to retire from work earlier
- 3 No change in my plan to retire from work

**c\_d003b** (save for retirement in section AppendixC)

I would:

- 1 Save more for retirement
- 2 Save less for retirement
- 3 No change in my savings for retirement

**c\_d003c** (plan to claim benefits in section AppendixC)

I would:

- 1 Claim my Social Security retirement earlier
- 2 Claim my Social Security retirement later
- 3 No change in when I plan to claim Social Security retirement

**END OF GROUP**

**END OF IF**

*/\* Respondents are asked about their agreement or disagreement with certain changes to Social Security. The order of the answer options is dependent on c\_e\_randomizer: 1 Disagree strongly to Agree strongly, 2 Agree strongly to Disagree strongly. In c\_e001 the increase depends on c\_e001\_randomizer: 1 1%, 2 2%. In c\_e002 the increase depends on c\_e002\_randomizer: 1 1%, 2 2%. \*/*

**IF c\_e\_randomizer = EMPTY THEN**

| c\_e\_randomizer := mt\_rand(1,2)

**END OF IF**

**IF c\_e001\_randomizer = EMPTY THEN**

| c\_e001\_randomizer := mt\_rand(1,2)

**END OF IF**

**IF c\_e002\_randomizer = EMPTY THEN**

| c\_e002\_randomizer := mt\_rand(1,2)

**END OF IF**

**IF c\_e\_randomizer = 1 THEN**

| c\_e\_options := array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5)

**ELSE**

| c\_e\_options := array(1 →5, 2 →4, 3 →3, 4 →2, 5 →1)

**END OF IF**

Fill code of question FL\_e11 executed

Fill code of question FL\_e12 executed

Fill code of question FL\_e2 executed

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

#### **e\_intro** (Section AppendixC)

To what extent do you agree with the following statements:

#### SUBGROUP OF QUESTIONS

##### **c\_e001** (increase in payroll tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) (from 6.2% to (7.2%/8.2%)) in the Payroll Tax for workers and employers is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces take-home pay.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

##### **c\_e002** (increase in income tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) in the Individual Income Tax is acceptable as it increases government revenue, even though it reduces take-home pay.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

##### **c\_e003** (reduction is acceptable in section AppendixC)

A reduction in the amount of the Social Security benefits paid to individuals is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces the income of the elderly, the disabled and other vulnerable groups.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

##### **c\_e004** (increase wage ceiling is acceptable in section AppendixC)

An increase in the "wage ceiling", so that income above \$127,200 is also taxable, is acceptable as it increases government revenue, even though it reduces take home pay for some individuals.



- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e005** (government reduce income differences in section AppendixC)  
 The government should take measures to reduce differences in income levels.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e006** (inequality is serious problem in section AppendixC)  
 Inequality is a serious problem in America.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

END OF SUBGROUP

*Figure 6: Example*

To what extent do you agree with the following statements:

	Disagree strongly	Disagree	Neither Agree nor Disagree	Agree	Agree strongly
An increase of 2% percentage points (from 6.2% to 8.2%) in the Payroll Tax for workers and employers is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces take-home pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An increase of 2% percentage points in the Individual Income Tax is acceptable as it increases government revenue, even though it reduces take-home pay.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A reduction in the amount of the Social Security benefits paid to individuals is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces the income of the elderly, the disabled and other vulnerable groups.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An increase in the "wage ceiling", so that income above \$127,200 is also taxable, is acceptable as it increases government revenue, even though it reduces take home pay for some individuals.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The government should take measures to reduce differences in income levels.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Inequality is a serious problem in America.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

```
END OF GROUP
```

```
c_e_asked := 1
```

```
END OF IF
```

```
/* Respondents that did not complete UAS 72 or did not meet the age requirements or did not receive the Social Security Shortfall Calculator are presented with the calculator here. Furthermore, respondents that did not get asked the e_c001 to e_c005 series are asked now following the same randomization as described above. If c_e_order_randomizer equals 1, then this series of questions was asked and then the calculator was presented. Otherwise, the calculator was presented first. */
```

```
IF (d_treatment = RESPONSE AND d_treatment < 3) OR currentage > 65 OR uas72.completed != YES THEN
```

```
IF (d_treatment = EMPTY AND c_e_asked = empty) THEN
```

```
IF c_e_order_randomizer = EMPTY THEN
```

```
IF c_e_order_randomizer := mt_rand(1,2)
```

```
END OF IF
```

```
IF c_e_order_randomizer = 2 THEN
```

```
IF c_e_randomizer = EMPTY THEN
```

```
IF c_e_randomizer := mt_rand(1,2)
```

```
END OF IF
```

```
IF c_e001_randomizer = EMPTY THEN
```

```
IF c_e001_randomizer := mt_rand(1,2)
```

```
END OF IF
```

```
IF c_e002_randomizer = EMPTY THEN
```

```
IF c_e002_randomizer := mt_rand(1,2)
```

```
END OF IF
```

```
IF c_e_randomizer = 1 THEN
```

```
IF c_e_options := array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5)
```

```
ELSE
```

```
IF c_e_options := array(1 →5, 2 →4, 3 →3, 4 →2, 5 →1)
```

```
END OF IF
```

```
Fill code of question FL_e11 executed
```

```
Fill code of question FL_e12 executed
```

```
Fill code of question FL_e2 executed
```

## GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

### **e\_intro** (Section AppendixC)

To what extent do you agree with the following statements:

### SUBGROUP OF QUESTIONS

#### **c\_e001** (increase in payroll tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) (from 6.2% to (7.2%/8.2%)) in the Payroll Tax for workers and employers is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces take-home pay.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

#### **c\_e002** (increase in income tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) in the Individual Income Tax is acceptable as it increases government revenue, even though it reduces take-home pay.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

#### **c\_e003** (reduction is acceptable in section AppendixC)

A reduction in the amount of the Social Security benefits paid to individuals is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces the income of the elderly, the disabled and other vulnerable groups.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

#### **c\_e004** (increase wage ceiling is acceptable in section AppendixC)

An increase in the "wage ceiling", so that income above \$127,200 is also taxable, is acceptable as it increases government revenue, even though it reduces take home pay for some individuals.

- 1 Disagree strongly
- 2 Disagree

- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e005** (government reduce income differences in section AppendixC)  
The government should take measures to reduce differences in income levels.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e006** (inequality is serious problem in section AppendixC)  
Inequality is a serious problem in America.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

END OF SUBGROUP

END OF GROUP

END OF IF

END OF IF

IF calculator\_benefits = EMPTY THEN

| calculator\_benefits := 0

END OF IF

IF calculator\_payroll = EMPTY THEN

| calculator\_payroll := 6.2

END OF IF

IF calculator\_maximum = EMPTY THEN

| calculator\_maximum := 1

END OF IF

**treatment\_info3\_new** (Section AppendixD)

You may have heard that in the long run (fifteen or twenty years from now) the Social Security Trust fund will not have enough money to pay everyone the Social Security benefits that they are entitled to according to current law. This is called the "shortfall".

The next page focuses on the shortfall in the Social Security Trust fund. In this game, you will be able to change the parameters of three different policies that could reduce the shortfall to zero and balance the Social Security trust fund. For each choice you make in Policy 1, Policy 2, and Policy 3, you will see how much the shortfall will be reduced, and what the consequences would be for three hypothetical individuals. Take your time to examine the results of your choices as you change each one. When you have reduced enough of the shortfall, the screen will turn green and you will be able to move on.

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

#### **treatment\_info3** (Section AppendixD)

In this screen, you will have the opportunity to change three policies to see the effect of those changes on reducing the shortfall in the Social Security trust fund. The calculator will let you raise the tax rate, increase the tax ceiling and/or reduce benefits. Your goal is to eliminate the Social Security shortfall. Assume that any changes would go into effect 5 years from now, in 2022. You choose the policies so that the Social Security trust fund shortfall is eliminated, that is, so that 100% of the shortfall is reduced. Once you get to get close to 100%, the red box will turn green and you will be able to move forward. You will be allowed to continue once you reduce the shortfall between 95% and 105%. **The numbers used in this game are approximations and are for illustrative purposes only.**

#### **calculator\_benefits** (percentage reduce benefits in section AppendixD)

Reduce benefits by  
NUMBER (NO DECIMALS ALLOWED)

#### **calculator\_payroll** (increase payroll tax in section AppendixD)

Increase payroll tax (current is 6.2%) to  
NUMBER (DECIMALS ALLOWED)

#### **calculator\_maximum** (taxable maximum in section AppendixD)

Increase Taxable Maximum (current is \$127,200) to  
1 \$127,200  
2 \$250,000  
3 \$330,000  
4 \$500,000  
5 Tax all earnings

#### **calculator\_reduction** (Section AppendixD)

NUMBER (NO DECIMALS ALLOWED)

#### **calculator\_log** (Section AppendixD)

| STRING

### END OF GROUP

IF (d\_treatment = EMPTY AND c\_e\_asking = empty) THEN

IF c\_e\_order\_randomizer = 1 THEN

IF c\_e\_randomizer = EMPTY THEN

| c\_e\_randomizer := mt\_rand(1,2)

END OF IF

IF c\_e001\_randomizer = EMPTY THEN

| c\_e001\_randomizer := mt\_rand(1,2)

END OF IF

IF c\_e002\_randomizer = EMPTY THEN

| c\_e002\_randomizer := mt\_rand(1,2)

END OF IF

IF c\_e\_randomizer = 1 THEN

| c\_e\_options := array(1 →1, 2 →2, 3 →3, 4 →4, 5 →5)

ELSE

| c\_e\_options := array(1 →5, 2 →4, 3 →3, 4 →2, 5 →1)

END OF IF

Fill code of question FL\_e11 executed

Fill code of question FL\_e12 executed

Fill code of question FL\_e2 executed

### GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**e\_intro** (Section AppendixC)

To what extent do you agree with the following statements:

#### SUBGROUP OF QUESTIONS

**c\_e001** (increase in payroll tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) (from 6.2% to (7.2%/8.2%)) in the Payroll Tax for workers and employers is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces take-home pay.

1 Disagree strongly

2 Disagree

3 Neither Agree nor Disagree

- 4 Agree
- 5 Agree strongly

**c\_e002** (increase in income tax acceptable in section AppendixC)

An increase of (1% percentage point/2% percentage points) in the Individual Income Tax is acceptable as it increases government revenue, even though it reduces take-home pay.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e003** (reduction is acceptable in section AppendixC)

A reduction in the amount of the Social Security benefits paid to individuals is acceptable as it helps ensure the continued solvency of Social Security, even though it reduces the income of the elderly, the disabled and other vulnerable groups.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e004** (increase wage ceiling is acceptable in section AppendixC)

An increase in the "wage ceiling", so that income above \$127,200 is also taxable, is acceptable as it increases government revenue, even though it reduces take home pay for some individuals.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e005** (government reduce income differences in section AppendixC)

The government should take measures to reduce differences in income levels.

- 1 Disagree strongly
- 2 Disagree
- 3 Neither Agree nor Disagree
- 4 Agree
- 5 Agree strongly

**c\_e006** (inequality is serious problem in section AppendixC)

Inequality is a serious problem in America.

- 1 Disagree strongly

```
2 Disagree
3 Neither Agree nor Disagree
4 Agree
5 Agree strongly
```

```
END OF SUBGROUP
```

```
END OF GROUP
```

```
END OF IF
```

```
END OF IF
```

```
END OF IF
```

```
End of section AppendixC
```

```
END OF IF
```

```
IF module_order = 1 THEN
```

```
Start of section AppendixA
```

```
uas16_s7a := getUAS16value("s7a")
```

```
uas94_s7a := getUAS94value("s7a")
```

```
a_reward := 0
```

```
/* Respondents are asked about the Retirement Earning Test if they did not indicate in UAS 16 or UAS 94 that they are already claiming Social Security benefits AND are aged between 29 and 66. Respondents meeting these criteria are presented with information per b_treatment: 1 Treatment A, 2 Treatment B, 3 Treatment C. */
```

```
IF currentage > 29 AND currentage < 66 AND uas16_s7a != 1 AND uas94_s7a != 1 THEN
```

```
1 THEN
```

```
a_reward := 5
```

```
IF b_treatment = EMPTY THEN
```

```
1 b_treatment := mt_rand(1,3)
```

```
END OF IF
```

```
Fill code of question FL_FRA executed
```

```
info_intro (Section AppendixB)
```

```
Module ({}): The Retirement Earning Test
```

```
In the following section we will provide you with some information about rules for
```



claiming Social Security retirement benefits and then ask you some questions.

**IF b\_treatment = 1 THEN**

**info1a** (Section AppendixB)

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

**When can I claim?**

You may start receiving retirement benefits as early as age 62 (Early Eligibility Age).

**How does my benefit change if I delay claiming?**

Your monthly benefit increases every year you delay claiming Social Security retirement. Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach (66/67) (your Full Retirement Age).

If you start receiving benefits after you reach your Full Retirement Age (FRA), your monthly benefit increases by about 8% per year you delay claiming, until you reach 70. After you reach 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

**info1b** (Section AppendixB)

**What happens if I want to work and claim my retirement at the same time?**

When you claim Social Security benefits before reaching full retirement age (FRA) and continue working and earning above a certain threshold, you are subject to the retirement earnings test (RET). The RET reduces Social Security benefits before you reach FRA, and then increases benefits for the remainder of your life when you reach FRA. Benefits withheld while you continue to work are not lost; they are added to your monthly benefit once you reach FRA.

**ELSEIF b\_treatment = 2 THEN**

**info2a** (Section AppendixB)

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

**When can I claim?**

You may start receiving retirement benefits as early as age 62 (Early Eligibility Age).

**How does my benefit change if I delay claiming?**

Your monthly benefit increases every year you delay claiming Social Security retirement. Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach (66/67) (your Full Retirement Age).

If you start receiving benefits after you reach your Full Retirement Age (FRA), your monthly benefit increases by about 8% per year you delay claiming, until you reach 70. After you reach 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

**info2b** (Section AppendixB)

### **What happens if I want to work and claim my retirement at the same time?**

If you continue working and elect to receive benefits before you reach your FRA, Social Security withholds part of your monthly benefit if your earnings exceed a certain level, called a retirement earnings test exempt amount. This rule is called the **Retirement Earnings Test**.

For people below FRA who will not reach their FRA this year, Social Security withholds \$1 in benefits for every \$2 of earnings in excess of \$16,920 in earnings. For those who attain FRA this year, Social Security withholds \$1 for every \$3 in excess of \$44,880 in earnings. These earnings thresholds increase annually with increases in the national average wage index.

It is important to note that any benefits withheld while you continue to work are not "lost". Once you reach FRA, your monthly benefit will be increased permanently to account for the months in which benefits were withheld.

### **An example of how the RET works**

For example, imagine Mr. Hopkins, a man about to turn 62 years old who earns about \$35,400 per year. Given his earnings and contributions to Social Security throughout his lifetime, there are two paths he can follow.

PATH 1: If he stops working and claims at 62, he will receive \$15,000 per year in retirement benefits from Social Security. He will continue receiving this amount throughout his lifetime (only adjusted for cost-of-living changes)

PATH 2: If he continues working and claims benefits, about half of his benefits will be withheld, and he will get \$8,000 per year from Social Security.

However, when he reaches his Full Retirement Age, he will receive a higher benefit amount as compensation for the amount withheld. In particular, if he continues working and earning the current amounts, he can expect to receive about \$18,000 (plus cost-of-living adjustments). He will receive this higher amount for as long as he is alive.

## ELSE

### **info3a** (Section AppendixB)

What's the best time to start your Social Security retirement benefits? Here's some information to consider when planning when to claim your benefits.

#### **When can I claim?**

You may start receiving retirement benefits as early as age 62 (Early Eligibility Age).

#### **How does my benefit change if I delay claiming?**

Your monthly benefit increases every year you delay claiming Social Security retirement. Your monthly benefits will increase by an average of 5 to 6% per year if you delay claiming until you reach (66/67) (your Full Retirement Age).

If you start receiving benefits after you reach your Full Retirement Age (FRA), your monthly benefit increases by about 8% per year you delay claiming, until you reach 70. After you reach 70, there are no further increases in your monthly benefit even if you continue to delay claiming.

### **info3b** (Section AppendixB)

#### **What happens if I want to work and claim my retirement at the same time?**

If you continue working and elect to receive benefits before you reach your FRA, Social Security withholds part of your monthly benefit if your earnings exceed a certain level, called a retirement earnings test exempt amount. This rule is called the **Retirement Earnings Test**.

For people below FRA who will not reach their FRA this year, Social Security withholds \$1 in benefits for every \$2 of earnings in excess of \$16,920 in earnings. For those who attain FRA this year, Social Security withholds \$1 for every \$3 in excess of \$44,880 in earnings. These earnings thresholds increase annually with increases in the national average wage index.

It is important to note that any benefits withheld while you continue to work are not "lost". Once you reach FRA, your monthly benefit will be increased permanently to account for the months in which benefits were withheld.

This is an illustration of how the RET can affect an individual's benefits.

*Figure 7: Example*

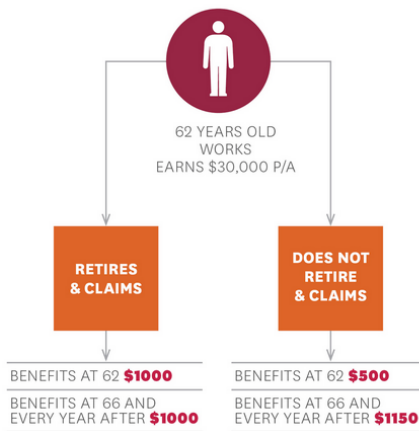
**What happens if I want to work and claim my retirement at the same time?**

If you continue working and elect to receive benefits before you reach your FRA, Social Security withholds part of your monthly benefit if your earnings exceed a certain level, called a retirement earnings test exempt amount. This rule is called the **Retirement Earnings Test**.

For people below FRA who will not reach their FRA this year, Social Security withholds \$1 in benefits for every \$2 of earnings in excess of \$16,920 in earnings. For those who attain FRA this year, Social Security withholds \$1 for every \$3 in excess of \$44,880 in earnings. These earnings thresholds increase annually with increases in the national average wage index.

It is important to note that any benefits withheld while you continue to work are not "lost". Once you reach FRA, your monthly benefit will be increased permanently to account for the months in which benefits were withheld.

This is an illustration of how the RET can affect an individual's benefits.



END OF IF

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**qc1\_intro** (Section AppendixA)

Which of these statements are true?

**SUBGROUP OF QUESTIONS**

**a\_c001a** (individuals can claim after 62 even not working in section AppendixA)

After age 62, individuals can claim Social Security benefits irrespective of whether they are working or not.

- 1 True
- 2 False

**a\_c001b** (individuals can claim before full retirement age in section AppendixA)

Individuals can claim Social Security benefits before their Full Retirement Age only if they are retired from employment.

- 1 True

2 False

**a\_c001c** (anyone social security withholds part of benefit in section AppendixA)  
For any person claiming Social Security retirement, regardless of age, Social Security withholds part of their retirement benefit if they have earnings that exceed a certain level.

- 1 True
- 2 False

**a\_c001d** (Retirement Earnings Test only applies under full retirement age in section AppendixA)

The Retirement Earnings Test, whereby Social Security withholds part of your benefits if your earnings from work exceed a certain level, applies only to people under their Full Retirement Age.

- 1 True
- 2 False

**a\_c001e** (benefits withhold are lost in section AppendixA)

If a person claims Social Security benefits and also earns other income above a certain level, the benefits withheld by Social Security are permanently lost.

- 1 True
- 2 False

END OF SUBGROUP

*Figure 8: Example*

Which of these statements are true?

	True	False
After age 62, individuals can claim Social Security benefits irrespective of whether they are working or not.	<input type="radio"/>	<input type="radio"/>
Individuals can claim Social Security benefits before their Full Retirement Age only if they are retired from employment.	<input type="radio"/>	<input type="radio"/>
For any person claiming Social Security retirement, regardless of age, Social Security withholds part of their retirement benefit if they have earnings that exceed a certain level.	<input type="radio"/>	<input type="radio"/>
The Retirement Earnings Test, whereby Social Security withholds part of your benefits if your earnings from work exceed a certain level, applies only to people under their Full Retirement Age.	<input type="radio"/>	<input type="radio"/>
If a person claims Social Security benefits and also earns other income above a certain level, the benefits withheld by Social Security are permanently lost.	<input type="radio"/>	<input type="radio"/>

END OF GROUP

Fill code of question FL\_62 executed

Fill code of question FL\_66 executed

Fill code of question FL\_70 executed

/\* The monthly benefits presented in a\_d001 are set dependent on the hhincome variable:

- o hhincome unknown, then benefit at 62 is \$1,300, benefit at 66 is \$1,800, benefit at 70 is \$2,400.
- o hhincome < 11, then benefit at 62 is \$800, benefit at 66 is \$1,100, benefit at 70 is \$1,500.
- o hhincome < 14, then benefit at 62 is \$1,300, benefit at 66 is \$1,800, benefit at 70 is \$2,400.
- o hhincome < 15, then benefit at 62 is \$1,500, benefit at 66 is \$2,000, benefit at 70 is \$2,700.
- o hhincome > 14, then benefit at 62 is \$1,800, benefit at 66 is \$2,400, benefit at 70 is \$3,300.

\*/

**a\_d001** (age plan to receive benefits in section AppendixA)

Given the information you have just seen about the Retirement Earnings Test, and assuming that you're eligible to receive \$(800/1,300/1,500/1,800) if you claimed at 62, \$(1,100/1,800/2,000/2,400) if you claimed at 67, and \$(1,500/2,400/2,700/3,300) if you claimed at 70:

At what age would you choose to start receiving Social Security benefits?

RANGE ()..120

**IF a\_d001 = RESPONSE AND (a\_d001 < 62 OR a\_d001 > 70) THEN**

a\_d001\_followup := a\_d001

**a\_d001\_followup** (follow up age plan to receive benefits in section AppendixA)

You have stated that you would start claiming Social Security benefits at age (age plan to receive benefits()), do you want to revise your response?

RANGE ()..120

**END OF IF**

**a\_d002** (age plan to retire from work in section AppendixA)

At what age would you choose to retire from work?

RANGE ()..120

/\* Respondents are presented with two hypothetical persons and asked to give advise. The order is set by a\_e001\_2\_randomizer:1 Fortson, then Johnson; 2 Johnson,

then Fortson. Images are included for respondents where a\_e\_image\_randomizer equals 1.

\*/

IF a\_e001\_2\_randomizer = EMPTY THEN

| a\_e001\_2\_randomizer := mt\_rand(1,2)

END OF IF

IF a\_e\_image\_randomizer = EMPTY THEN

| temp := mt\_rand(1,10)

IF temp < 10 THEN

| a\_e\_image\_randomizer := 1

ELSE

| a\_e\_image\_randomizer := 2

END OF IF

END OF IF

Fill code of question FL\_e001a executed

Fill code of question FL\_e002a executed

IF a\_e001\_2\_randomizer = 1 THEN

**a\_e001a** (take job or not in section AppendixA)

Consider the case of Ms. Elaine Fortson, who is 64 years of age. She is single and worked as a music teacher for 30 years. She stopped working at 60 and started receiving Social Security retirement benefits at 62 years. She is now considering taking a new job that would pay about US\$40,000 per year. She thinks she would enjoy the work. Her benefits might be affected depending on her decision.

If she rejects the job, she will continue to receive \$15,000 per year in retirement benefits from Social Security. She will continue receiving this amount throughout her lifetime (only adjusted for cost-of-living changes)

If she accepts the job, about half of her benefits will be withheld, and she will get \$8,000 per year from Social Security. However, when she reaches her Full Retirement Age (FRA) at 66, she will receive a higher amount as compensation for the benefits withheld. In particular, if she continues working and earning the current amounts, when she reaches FRA she can expect to receive about \$17,500 annually in Social Security benefits (plus cost-of-living adjustments). She will receive this higher amount for as long as she is alive.(/)

If you were Ms. Fortson, what do you think you would do?

1 Probably take the job

## 2 Probably reject the job

**Figure 9: Example**

Consider the case of Ms. Elaine Fortson, who is 64 years of age. She is single and worked as a music teacher for 30 years. She stopped working at 60 and started receiving Social Security retirement benefits at 62 years. She is now considering taking a new job that would pay about US\$40,000 per year. She thinks she would enjoy the work. Her benefits might be affected depending on her decision.

If she rejects the job, she will continue to receive \$15,000 per year in retirement benefits from Social Security. She will continue receiving this amount throughout her lifetime (only adjusted for cost-of-living changes)

If she accepts the job, about half of her benefits will be withheld, and she will get \$8,000 per year from Social Security. However, when she reaches her Full Retirement Age (FRA) at 66, she will receive a higher amount as compensation for the benefits withheld. In particular, if she continues working and earning the current amounts, when she reaches FRA she can expect to receive about \$17,500 annually in Social Security benefits (plus cost-of-living adjustments). She will receive this higher amount for as long as she is alive.



If you were Ms. Fortson, what do you think you would do?

- Probably take the job
- Probably reject the job

### IF a\_e001a = 1 THEN

**a\_e001b** (why take job in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 Ms. Fortson should take the job since she would enjoy it and the reduction of her benefit is offset by increases in benefits later on.
- 2 Ms. Fortson should take the job since, by earning more now, her benefits may be increased later on.
- 3 Ms. Fortson should take the job even though she will permanently lose part of the Social Security retirement benefits she is entitled to.

### ELSE

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**a\_e001c** (why not take job in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 Ms. Fortson should not take the job because she will permanently lose part of the Social Security retirement benefits she is entitled to.
- 2 Ms. Fortson should not take the job since she can live on Social Security and her savings.
- 3 Other (please specify):

**a\_e001c\_other** (other why not take job in section AppendixA)

STRING

**END OF GROUP**

**END OF IF**

**a\_e002a** (stop or continue working in section AppendixA)



Consider the case of Mr. Johnson, a man about to turn 62 years old who earns \$35,400 per year. Mr. Johnson has already decided to claim as soon as he turns 62. Given his earnings and contributions to Social Security throughout his working life, there are two paths he can follow.

**STOP WORKING AND CLAIM.** If he stops working and claims at 62, he will receive \$15,000 per year in retirement benefits from Social Security. He will continue receiving this amount throughout his lifetime (only adjusted for cost-of-living changes)

**CONTINUE WORKING AND CLAIM.** If he continues working and claims benefits, about half of his benefits will be withheld, and he will get \$8,000 per year from Social Security. However, when he reaches his Full Retirement Age, he will receive a higher amount as compensation for the amount withheld. In particular, if he continues working and earning the current amounts, he can expect to receive about \$18,000 per year (plus cost-of-living adjustments). He will receive this higher amount for as long as he is alive.

If you were Mr. Johnson, what do you think you would do? (/)

- 1 Probably stop working and claim Social Security retirement
- 2 Probably continue working and claim Social Security retirement

**Figure 10: Example**

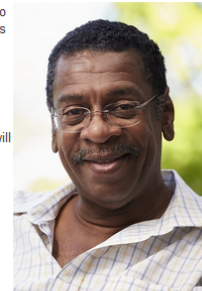
Consider the case of Mr. Johnson, a man about to turn 62 years old who earns \$35,400 per year. Mr. Johnson has already decided to claim as soon as he turns 62. Given his earnings and contributions to Social Security throughout his working life, there are two paths he can follow.

**STOP WORKING AND CLAIM.** If he stops working and claims at 62, he will receive \$15,000 per year in retirement benefits from Social Security. He will continue receiving this amount throughout his lifetime (only adjusted for cost-of-living changes)

**CONTINUE WORKING AND CLAIM.** If he continues working and claims benefits, about half of his benefits will be withheld, and he will get \$8,000 per year from Social Security. However, when he reaches his Full Retirement Age, he will receive a higher amount as compensation for the amount withheld. In particular, if he continues working and earning the current amounts, he can expect to receive about \$18,000 per year (plus cost-of-living adjustments). He will receive this higher amount for as long as he is alive.

If you were Mr. Johnson, what do you think you would do?

- Probably stop working and claim Social Security retirement
- Probably continue working and claim Social Security retirement



**IF a\_e002a = 2 THEN**

**a\_e002b** (why continue working in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 He should continue working since the reduction of his benefit is offset by increases in benefits later on.
- 2 He should continue working; by earning more now, his benefits may be increased later on.
- 3 He should continue working, but he will permanently lose part of the Social Security

rity retirement benefits he is entitled to.

**ELSE**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**a\_e002c** (why stop working in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 He should stop working because he will permanently lose part of the Social Security retirement benefits he is entitled to.
- 2 He should stop working since he can live on Social Security and his savings.
- 3 Other (please specify):

**a\_e002c\_other** (other why stop working in section AppendixA)

STRING

**END OF GROUP**

**END OF IF**

**ELSE**

**a\_e002a** (stop or continue working in section AppendixA)

Consider the case of Mr. Johnson, a man about to turn 62 years old who earns \$35,400 per year. Mr. Johnson has already decided to claim as soon as he turns 62. Given his earnings and contributions to Social Security throughout his working life, there are two paths he can follow.

**STOP WORKING AND CLAIM.** If he stops working and claims at 62, he will receive \$15,000 per year in retirement benefits from Social Security. He will continue receiving this amount throughout his lifetime (only adjusted for cost-of-living changes)

**CONTINUE WORKING AND CLAIM.** If he continues working and claims benefits, about half of his benefits will be withheld, and he will get \$8,000 per year from Social Security. However, when he reaches his Full Retirement Age, he will receive a higher amount as compensation for the amount withheld. In particular, if he continues working and earning the current amounts, he can expect to receive about \$18,000 per year (plus cost-of-living adjustments). He will receive this higher amount for as long as he is alive.

If you were Mr. Johnson, what do you think you would do? (/)

- 1 Probably stop working and claim Social Security retirement
- 2 Probably continue working and claim Social Security retirement

**IF a\_e002a = 2 THEN**

**a\_e002b** (why continue working in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 He should continue working since the reduction of his benefit is offset by increases in benefits later on.

2 He should continue working; by earning more now, his benefits may be increased later on.

3 He should continue working, but he will permanently lose part of the Social Security retirement benefits he is entitled to.

**ELSE**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**a\_e002c** (why stop working in section AppendixA)

Which of these statements do you agree with (check all that apply):

1 He should stop working because he will permanently lose part of the Social Security retirement benefits he is entitled to.

2 He should stop working since he can live on Social Security and his savings.

3 Other (please specify):

**a\_e002c.other** (other why stop working in section AppendixA)

STRING

**END OF GROUP**

**END OF IF**

**a\_e001a** (take job or not in section AppendixA)

Consider the case of Ms. Elaine Fortson, who is 64 years of age. She is single and worked as a music teacher for 30 years. She stopped working at 60 and started receiving Social Security retirement benefits at 62 years. She is now considering taking a new job that would pay about US\$40,000 per year. She thinks she would enjoy the work. Her benefits might be affected depending on her decision.

If she rejects the job, she will continue to receive \$15,000 per year in retirement benefits from Social Security. She will continue receiving this amount throughout her lifetime (only adjusted for cost-of-living changes)

If she accepts the job, about half of her benefits will be withheld, and she will get \$8,000 per year from Social Security. However, when she reaches her Full Retirement Age (FRA) at 66, she will receive a higher amount as compensation for the benefits withheld. In particular, if she continues working and earning the current amounts, when she reaches FRA she can expect to receive about \$17,500 annually in Social Security benefits (plus cost-of-living adjustments). She will receive this higher amount for as long as she is alive.(/)

If you were Ms. Fortson, what do you think you would do?

1 Probably take the job

2 Probably reject the job

**IF a\_e001a = 1 THEN**

**a\_e001b** (why take job in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 Ms. Fortson should take the job since she would enjoy it and the reduction of her benefit is offset by increases in benefits later on.
- 2 Ms. Fortson should take the job since, by earning more now, her benefits may be increased later on.
- 3 Ms. Fortson should take the job even though she will permanently lose part of the Social Security retirement benefits she is entitled to.

ELSE

GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN

**a\_e001c** (why not take job in section AppendixA)

Which of these statements do you agree with (check all that apply):

- 1 Ms. Fortson should not take the job because she will permanently lose part of the Social Security retirement benefits she is entitled to.
- 2 Ms. Fortson should not take the job since she can live on Social Security and her savings.
- 3 Other (please specify):

**a\_e001c.other** (other why not take job in section AppendixA)

STRING

END OF GROUP

END OF IF

END OF IF

**a\_c003** (what happens to social security benefits in section AppendixA)

We will now show you a story about Joe, and then ask you some questions about it.

On his 63rd birthday - one year after Joe first stopped working and claimed Social Security benefits - Joe goes back to work part-time. In that year, he earns \$20,000. We now want to ask you some questions about how you think Joe's decision to go back to work might affect his Social Security benefits at different ages. Let's start with the year Joe is age 63 and works part-time for \$20,000. While he is working that year, what do you think would happen to his Social Security benefits for that year?

- 1 His monthly benefits during this year (age 63) would be unchanged. In other words, Joe would still receive the same \$1,000 per month that he would have received had he not returned to work.
- 2 His monthly benefits during this year (age 63) would be reduced. In other words, Joe would receive less than the \$1,000 per month that he would have received had he not returned to work.
- 3 His monthly benefits during this year (age 63) would be increased. In other words, Joe would receive more than the \$1,000 per month that he would have received had he not returned to work.

**IF a\_c003 = 2 THEN**

**a\_c004** (what happens to social security benefits in section AppendixA)

In the last question, you told us that Joe's benefits at age 63 would be reduced because he returned to work that year. Is there any amount that Joe could earn during the year that he is 63 without reducing his Social Security benefits in that year?

1 Yes

2 No, the Social Security benefits he will be entitled to for that year will be reduced no matter how much he earned that year.

**IF a\_c004 = 1 THEN**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**c5\_text** (what is amount in section AppendixA)

You just told us that there is some amount that a person can earn without reducing the Social Security benefits he is entitled to for that year. What is this amount? (Give us your best guess, even if you don't know the exact amount).

Once he earns more than roughly dollars per year at age 64, Social Security benefit payments will be reduced.

**a\_c005** (what is amount in section AppendixA)

RANGE 0..9223372036854775807

**END OF GROUP**

**END OF IF**

**ELSEIF a\_c003 = 1 THEN**

**a\_c006** (any amount that would reduce benefits in section AppendixA)

In the last question, you told us that Joe would get the same amount of benefits at age 63 even if he returned to work that year. Is there any amount he could earn that year that would reduce his benefits?

1 Yes, if he earned more than a certain amount, his benefits would be reduced.

2 No, Social Security benefits would not be withheld, no matter how much he earned while age 64.

**IF a\_c006 = 1 THEN**

**GROUP OF QUESTIONS PRESENTED ON THE SAME SCREEN**

**c7\_text** (Section AppendixA)

What do you think is the maximum he could earn without having his benefits reduced? (Give us your best guess, even if you don't know the exact amount)

He could earn up to dollars per year while age 64 without having Social Security benefits withheld. If he earned more than that, he would have benefits

withheld due to returning to work.

**a\_c007** (maximum could earn in section AppendixA)

RANGE 0..9223372036854775807

END OF GROUP

END OF IF

END OF IF

**a\_c008** (effect onf monthly benefits in section AppendixA)

Now let's imagine that at the end of that year, right before his 64th birthday, Joe stops working again and never again returns to work. Let's consider what happens to Joe's Social Security benefits at age 64, right after he stopped working permanently, as a result of the fact that he went back to work for one year while he was age 63.

1 His monthly benefits at age 64 would be unchanged. In other words, Joe would still receive the same \$1,000 per month that he would have received had he not returned to work.

2 His monthly benefits at age 64 would be reduced. In other words, Joe would receive less than the \$1,000 per month that he would have received had he not returned to work.

3 His monthly benefits at age 64 would be increased. In other words, Joe would receive more than the \$1,000 per month that he would have received had he not returned to work.

**a\_c009** (effect onf monthly benefits in section AppendixA)

Now let's consider what would happen to Joe's Social Security benefits at age 68, several years after he stopped working permanently. We would like to know what you believe would happen to Joe's benefits as a result of the fact that he went back to work for a single year while he was age 63. Recall that age 68 is older than the Social Security full retirement age.

1 His monthly benefits at age 68 would be unchanged. In other words, Joe would still receive the same \$1,000 per month that he would have received had he not returned to work.

2 His monthly benefits at age 68 would be reduced. In other words, Joe would receive less than the \$1,000 per month that he would have received had he not returned to work.

3 His monthly benefits at age 68 would be increased. In other words, Joe would receive more than the \$1,000 per month that he would have received had he not returned to work.

IF a\_c009 = 3 THEN

**a\_c010** (benefits higher or lower in section AppendixA)

You answered that, as a result of his part-time work while he was age 63, Joe's Social Security benefit would grow to more than \$1,000 at age 64 and also at age 68. We

would now like to know how you think the Social Security benefit paid while he is age 68 compares to what he received at age 65. Based on what we have told you (and remembering that we are assuming there is no inflation and no cost-of-living increases), do you think that the Social Security benefit he is paid while age 68 would be:

- 1 Less than the benefit paid while he is age 65
- 2 The same as the benefit paid while he is age 65
- 3 Greater than the benefit paid while he is age 65

END OF IF

END OF IF

End of section **AppendixA**

ELSE

/\* With a module\_order of value 2 the same questions as before are administered, but in the order Retirement Test, Policy Leverages for Reducing SSA shortfall and then Spousal Benefits. \*/

END OF IF

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

quiz\_reward := 0

IF d.treatment\_question = 1 AND c\_b001 = 3 THEN

| quiz\_reward := quiz\_reward + 1

END OF IF

IF e.question\_randomizer = 1 AND e\_c001 = 3 THEN

| quiz\_reward := quiz\_reward + 1

END OF IF

```
total_reward := 1 + a_reward + c_reward + e_reward + quiz_reward  
dummy := doPayout(total_reward)
```

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. \*/*