

Online Appendices for:

Would People Behave Differently If They Better Understood Social Security? Evidence From a Field Experiment

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Included are:

Online Appendix A: Brochure for the Information Treatment

Online Appendix B: Instrument for the Web Tutorial

Online Appendix C: Instrument for the Follow-Up Survey

3

Things You Should Know About Social Security



Why was I sent this brochure?

We are researchers at Harvard University who are interested in understanding the amount of Social Security benefits that people receive or expect to receive. Recently, we invited you to take an online survey by Knowledge Networks. Several respondents told us that they would like additional information about Social Security, so we prepared this informational brochure for you. For confidentiality, Knowledge Networks did not share your personal information with us but agreed to send you this brochure on our behalf. This is not meant to be a comprehensive source of Social Security facts; so if you would like more information about Social Security, see the references listed at the end of this brochure.

In this brochure, we highlight three things you should consider as you approach retirement:

1. You may live longer than you think.
2. Postponing your retirement typically means more money for a more comfortable retirement.
3. It pays to work, even while you're receiving Social Security benefits.

We hope that you find the information useful as you plan for your future.

1

You may live longer than you think.



“I worry about not meeting basic needs.”

You might have already started saving money for retirement, but have you thought about how many years you’ll need to cover?

- According to the National Center for Health Statistics, out of all 65-year-olds in America today, about one in four will live to age 90.
- For the average 65-year-old couple living in America today, there is a 47% chance that at least one spouse will live to age 90.

With many people living into their 90s, savings often need to last for a long time after retirement. As you’re approaching retirement, you’ll need to make some important decisions. Proper planning can mean the difference between living comfortably and just covering your basic needs. There are a few simple things you can do to make sure you’re prepared for your retirement, and we’ll talk about some of them in this brochure.

Consider the following story about Mr. Reichson, who regrets retiring when he did. Mr. Reichson worked as a software engineer and retired at age 57. He didn’t save for retirement and is feeling constrained by his current financial situation. In his own words, *“I worry about not meeting basic needs—clothing, grooming accessories...It’s too much money to go on outings or things like that...I can’t afford it.”* If he could do it all over again, he would retire *“as late as possible...To keep getting an income by working—it’s a much larger income than Social Security benefits.”*

Mr. Reichson is right. If he had worked longer, he would have had more money to enjoy his retirement. But he may not have realized that a longer work history usually also translates into higher Social Security benefits, as we’ll see in the next section.

2

Postponing your retirement typically means more money for a more comfortable retirement.

Many people decide to retire early without carefully considering the pros and cons of their retirement age. Here are three reasons why it can benefit you to wait a few extra years before retiring:

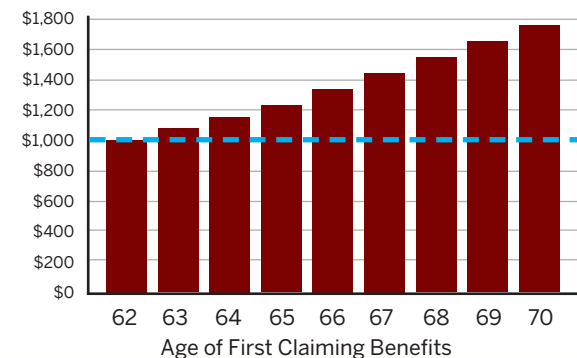
- Working longer will help you put away more money for retirement. If you work a few more years, you'll not only add to your existing savings, but you'll avoid spending the money you've already saved in the meantime.
- Social Security benefits generally go up the longer you wait to claim them, up until age 70. For each year you postpone claiming, your retired worker benefits increase by about 9.5% of the amount you'd get at age 62. For instance, a worker who would get \$1000 in monthly retired worker benefits if he claimed at age 62 could expect about \$1330 in benefits claiming at age 66, while postponing claiming until age 70 would translate into about \$1760 in monthly benefits (see graph on next page).
- In addition to the increase from delayed claiming, working a few more years generally raises your Social Security benefits because most people's benefits depend on their work history.



“People should think it over and plan ahead... stick it out a few more years until you’re 67.”

The following is a story about Jean, who wishes she had prepared more for retirement. Jean worked as a housekeeper for 12 years, but she didn't plan for her retirement. According to Jean, *“I never watched my finances that well...I should have done it differently, worked.”* She urges people nearing retirement to wait until their full retirement age before retiring: *“People should think it over and plan ahead...stick it out a few more years until you’re 67.”*

How Delayed Claiming Increases Monthly Social Security Benefits



* This graph illustrates the example on the previous page for a person expecting \$1000/month in retired worker benefits at age 62

3

It pays to work, even while you're receiving Social Security benefits.

Some people who claim benefits at age 62 stop working between ages 62 and 66 because they fear they will lose their benefits. In truth, if your benefits are reduced from working, the money is not actually lost. Instead, the reduction is returned to you later in the form of increased benefits. This complicated provision is called the Earnings Test. Here's how it works:

- Working longer will help you put away more money for retirement. If you work a few more years, you'll not only add to your existing savings, you will also avoid spending the money you've already saved in the meantime.
- If you do claim before full retirement age, your monthly benefits will be reduced if you earn more than certain threshold per year; in 2009, that amount is \$14,160.
- Once you reach your full retirement age, your benefits are never reduced, no matter how much you earn.
- If your benefits were ever lowered from working, they are recalculated to a higher amount when you reach full retirement age—meaning that the total benefits you can expect to receive over your lifetime are not really cut, even if they might be temporarily reduced.



“I’m not going to retire now... I want to retire at about 80.”

Giulia, 72, understands the advantage of working while receiving Social Security. Even though she first claimed benefits at age 62, she still works nights in a restaurant kitchen for the added financial security.

Giulia worries about making rent payments and uses the extra income to support her grandchildren. She often talks to other seniors about the benefits of working. *“That’s why old people started to work again... in the senior center... 85-year-olds and they are still working.”* Giulia does not regret her decision to work and plans to continue for a few more years: *“I’m not going to retire now... I want to stay for another 6-7 years; I want to retire at about 80.”*

For many seniors like Giulia who are already receiving Social Security benefits, the extra income from working can create a better financial situation. A few hours of work each week can help make ends meet, especially for those with little or no savings.

This study is conducted by professors Liebman and Luttmer at Harvard's Kennedy School of Government. If you have any questions about this study, feel free to contact professor Luttmer at the address listed below: *

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* Contacting the researchers directly would likely expose your identity to those conducting the study. For any questions related to your selection and participation in this panel, please call the Knowledge Networks panel relations group at 1-800-782-6899.

We have also listed a number of resources below in case you have further questions about Social Security.

The U.S. Social Security Administration

<http://www.ssa.gov/>
1-800-772-1213

The American Association of Retired Persons (AARP)

http://www.aarp.org/money/social_security/
1-888-OUR-AARP (1-888-687-2277)

USA.gov: Senior Citizens' Resources

<http://www.usa.gov/Topics/Seniors.shtml>
1-800-FED-INFO (1-800-333-4636)

Knowledge Networks

Ashley Business Park, Bldg G
570 South Avenue East
Cranford, NJ 07016



APPENDIX B –WEB-TUTORIAL ON SOCIAL SECURITY

A note about the “syntax” of this questionnaire

Example questions:

Q1.2: [BROCH_REC] Whether or Not Respondent Received Brochure

Did you receive the informational brochure in the mail?

Yes..... 1
No..... 2

Q1.9: [Longevity Introduction] Background Information about Living Longer

When planning your retirement, it’s important to budget for more years than you may realize because Americans are living longer than ever before.

[SHOW IF XGENDER==1 (MALE RESPONDENT)]

Out of all the 65-year-old men in America today, about one in five will live to the age of 90 or beyond, and about one in ten will live to the age of 95 or beyond.

[SHOW IF XGENDER==2 (FEMALE RESPONDENT)]

Out of all the 65-year-old women in America today, about one in three will live to the age of 90 or beyond, and about one in six will live to the age of 95 or beyond.

[SHOW IF XMARIT ==1 (i.e., married)]

You should also think about your [SPOUSE]’s financial situation when planning for retirement. For the average 65-year-old couple living in America today, there is a 47% chance that at least one spouse will live to age 90 or beyond.

Explanation:

- **Q1.2: [BROCH_REC] Whether or Not Respondent Received Brochure** denotes (i) the question number, (ii) the variable name, and (iii) a description of the question. None of this appears on the screen for the respondents.
- Remarks between square brackets are just for the programmer.
- Variables are denoted in all capitals. E.g. **XGENDER** is a variable.
- Any programming remarks before the question name apply to the whole question. Variable names that should be replaced by the string they hold are indicated in all capitals between square brackets. E.g. [SPOUSE] is replaced by the string “husband” or “wife”, which is the content of the variable SPOUSE.
- The solid lines indicate that a new screen should be shown.
- The numbers in parentheses in front of the selections boxes do not appear on the screen; they only indicate the value the variable will take if the relevant selection box is checked.

The following data-only variables are created for all respondents:

XGENDER denotes gender, 1: Male, 2: Female

CREATE A NEW DATA ONLY VARIABLE SPOUSE:

SET SPOUSE = “husband” IF XGENDER==2
SET SPOUSE = “wife” IF XGENDER==1

CREATE A NEW DATA ONLY VARIABLE ILL_HISHER:

SET ILL_HISHER = “his” IF XGENDER==1
SET ILL_HISHER = “her” IF XGENDER==2

CREATE A NEW DATA ONLY VARIABLE ILL_HESHE:

SET ILL_HESHE = “he” IF XGENDER==1
SET ILL_HESHE = “she” IF XGENDER==2

CREATE A NEW DATA ONLY VARIABLE ILL_HIMHER:

SET ILL_HIMHER = “him” IF XGENDER==1
SET ILL_HIMHER = “her” IF XGENDER==2

CREATE A NEW DATA ONLY VARIABLE TOM_ANN:

SET TOM_ANN = "Tom" IF XGENDER==1
SET TOM_ANN = "Ann" IF XGENDER==2

Section 1: Longevity

Q1.1: [General Introduction] Introduction to the Online Module, No Specific SS Rules Yet

We are researchers at Harvard University who are interested in understanding the amount of Social Security benefits that people receive or expect to receive. Recently, we invited you to take an online survey. Since several respondents told us that they would like additional information about Social Security rules, we sent an informational brochure to you.

This online module is designed to complement the brochure because it provides additional information and is tailored to your situation. Participation in this online module will help create clearer and easier-to-understand materials about the Social Security program.

Q1.2: [BROCH_REC] Whether or Not Respondent Received Brochure

Did you receive the informational brochure in the mail?

Yes..... 1
No..... 2

[Ask if BROCH_REC==1 AND XMARIT≠1 (i.e. not married)]

Q1.3: [BROCH_READ1] Whether or Not Respondent Read Brochure

Did you read the brochure?

Yes, I read the brochure..... 1
No, I did not read the brochure..... 2

[Ask if BROCH_REC==1 AND XMARIT ==1 (i.e., married)]

Q1.4: [BROCH_READ2] Whether or Not Respondent or Spouse Read Brochure

Did you or your [SPOUSE] read the brochure?

Yes, I read the brochure..... 1
Yes, my [SPOUSE] read the brochure..... 2
Yes, both my [SPOUSE] and I read the brochure..... 3
No, neither of us read the brochure..... 4

Q1.5: Confirming Age of the Respondent

In order for us to provide you with the most accurate information about Social Security, we need to know your date of birth. Knowledge Networks has your date of birth listed as [XBMONTH] [XBDAY], [XBYEAR].

Is this correct?

Yes..... 1
No..... 2

[Ask if Q1.5==2 (i.e., listed birth date is incorrect)]

Q1.6: [XBMONTH] [XBDAY], [XBYEAR] Age Correction

Please enter your date of birth.

Here is an example of how to enter in a date: if you were born on August 23, 1954, you would enter the number 8 for month, 23 for day, and 1954 for year.

Type in the numbers to answer

MM ____ DD ____ YYYY _____

[Create new variable BIRTHYEAR=XBYEAR.

If XBDAY==1 AND XBMONTH==1, SET BIRTHYEAR = (XBYEAR – 1).]

[SHOW IF XBMONTH==1 AND XBDAY ==1]

Q1.7: [JAN_BIRTH] Follow-Up for Respondents Born January 1

When calculating benefits, Social Security treats people born on January 1 as though they were born during the previous year. Since you were born on January 1st in [XBYEAR], your benefits are calculated as if you were born in [BIRTHYEAR]. Therefore, for the remainder of this survey, we will give you examples for a typical person born in [BIRTHYEAR].

[For all respondents: Drop the following variables: XBYEAR, XBMONTH, XBDAY]

Q1.8: [WHOSE_RECORD] Type of Social Security benefits the person expects to claim

We also need to know the type of Social Security benefits you claim or expect to claim.

On whose earnings record do you think your benefits are based? They are based ...

- ... only on my own earnings record..... 1
- ... only on my current [SPOUSE]'s earnings record.....2
- ... only on my previous [SPOUSE]'s earnings record 3
- ... only on my late [SPOUSE]'s earnings record 4
- ... on both my own and my current [SPOUSE]'s earnings records 5
- ... on both my own and my previous [SPOUSE]'s earnings records.....6
- ... on both my own and my late [SPOUSE]'s earnings records 7

Q1.9: [Longevity Introduction] Background Information about Living Longer

When planning your retirement, it's important to budget for more years than you may realize because Americans are living longer than ever before.

[SHOW IF XGENDER==1 (MALE RESPONDENT)]

Out of all the 65-year-old men in America today, about one in five will live to the age of 90 or beyond, and about one in ten will live to the age of 95 or beyond.

[SHOW IF XGENDER==2 (FEMALE RESPONDENT)]

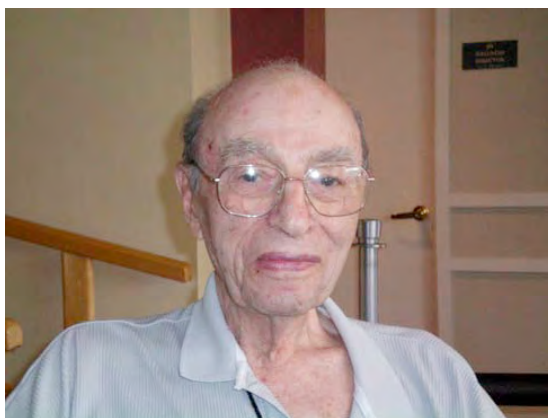
Out of all the 65-year-old women in America today, about one in three will live to the age of 90 or beyond, and about one in six will live to the age of 95 or beyond.

[SHOW IF XMARIT ==1 (i.e., married)]

You should also think about your [SPOUSE]'s financial situation when planning for retirement. For the average 65-year-old couple living in America today, there is a 47% chance that at least one spouse will live to age 90 or beyond.

Q1.10: [Longevity Story] Story about Living Longer

Among those nearing retirement age, it's common to worry about future finances, and for good reason: retirees must grapple with the reality of paying for living expenses for years to come. However, with a bit of planning, retirees can live comfortably well beyond retirement age. The following is a story about 91-year-old Leon, who says, "I'm the other side of 91."



Leon worked as a chemistry teacher for 26 years before retiring at age 70. Each year, he put aside the maximum amount out of his paycheck toward his pension. He also knew that waiting until age 70 to claim Social Security would increase his monthly benefits. Leon says that his current financial situation is “better than I’ve ever had. Between my pension and my Social Security...I don’t worry about anything.” According to Leon, people approaching retirement should continue to work as long as they’re healthy.

Q1.11: [LONG_PLAN] “Plan B,” Being Stuck without Savings

How would you cover your expenses if you live longer than anticipated, and your savings run low? Check all that apply.

[Show check boxes for each; allow multiple picks]

[Q.1.11_A] I’m not worried about running out of money because I have adequate savings

[Q.1.11_B] My pension benefits would be enough to cover living expenses

[Q.1.11_C] My Social Security benefits would suffice

[Q.1.11_D] I would eliminate my future travel plans

[Q.1.11_E] I would cut back on extra expenses, like movies and eating out

[Q.1.11_F] I would reduce my spending on food and clothing

[Q.1.11_G] I would move in with children/relatives

[Q.1.11_H] I would rely on public housing or government assistance

Q1.12: [LIV_EXP] How People Generally Cover Living Expenses when They Retire (“Plan A”)

Would you consider any of the following to make sure that you have enough money to cover many years after your retirement? Check all that apply.

[Show check boxes for each; allow multiple buttons to be selected]

[Q1.12_A] Claiming Social Security benefits later so that my monthly benefits are higher

[Q1.12_B] Working more years to build my savings to a more comfortable level

[Q1.12_C] Delaying retirement so that my monthly Social Security benefits are higher

[LET Q1.12_A take on a value of 1 if not selected and a value of 2 if selected. Similarly for the other two radio buttons]

Q1.13: [Living Expenses Follow-Up] Follow-Up to Living Expenses Question (“Plan A”)

[SHOW IF Q1.12_A==2 AND Q1.12_B==2 AND Q1.12_C==2 (Respondent would consider all possibilities)]

You just answered that you’d consider all three ways to ensure you have enough money for retirement:

- Claiming Social Security benefits later so that my monthly benefits are higher
- Working more years to build my savings to a more comfortable level
- Delaying retirement so that my monthly Social Security benefits are higher

We’re going to take a look at each of these choices in more detail throughout this survey. During the process, we’ll be giving you a lot of information, and you may learn something new that you didn’t already know about Social Security.

[SHOW IF Q1.12_A==1 OR Q1.12_B==1 OR Q1.12_C==1 (Respondent would not consider all possibilities)]

You just answered that you would not consider all three ways to ensure you have enough money for retirement:

- Claiming Social Security benefits later so that my monthly benefits are higher

- Working more years to build my savings to a more comfortable level
- Delaying retirement so that my monthly Social Security benefits are higher

We're going to take a look at each of these choices in more detail throughout this survey. During the process, we'll be giving you a lot of information, and you may learn something new that you didn't already know about Social Security.

Section 2: Higher Benefits from Claiming Later, Working Longer, and Saving More

[IF Q1.8==4 OR Q1.8==7, SKIP TO SECTION 3 (Respondent expects to claim widow/widower benefits; Only a couple percent are widows, so going through the trouble of explaining widow benefits, which are rather complicated, is not worth it)]

Q.2.1: [Claim Age Introduction] Benefits to waiting until full retirement age

IF BIRTHYEAR ≤ 1937, THEN YEARS=65, MONTHS=0, MONTHTOT=36

IF BIRTHYEAR = 1938, THEN YEARS=65, MONTHS=2, MONTHTOT=38

IF BIRTHYEAR = 1939, THEN YEARS=65, MONTHS=4, MONTHTOT=40

IF BIRTHYEAR = 1940, THEN YEARS=65, MONTHS=6, MONTHTOT=42

IF BIRTHYEAR = 1941, THEN YEARS=65, MONTHS=8, MONTHTOT=44

IF BIRTHYEAR = 1942, THEN YEARS=65, MONTHS=10, MONTHTOT=46

IF BIRTHYEAR ≥ 1943 AND BIRTHYEAR ≤ 1954, THEN YEARS=66, MONTHS=0, MONTHTOT=48

IF BIRTHYEAR = 1955, THEN YEARS=66, MONTHS=2, MONTHTOT=50

IF BIRTHYEAR = 1956, THEN YEARS=66, MONTHS=4, MONTHTOT=52

IF BIRTHYEAR = 1957, THEN YEARS=66, MONTHS=6, MONTHTOT=54

IF BIRTHYEAR = 1958, THEN YEARS=66, MONTHS=8, MONTHTOT=56

IF BIRTHYEAR = 1959, THEN YEARS=66, MONTHS=10, MONTHTOT=58

IF BIRTHYEAR ≥ 1960, THEN YEARS=67, MONTHS=0, MONTHTOT=60

IF BIRTHYEAR ≤ 1934, THEN CRED=11

IF BIRTHYEAR = 1935 OR BIRTHYEAR = 1936, THEN CRED=12

IF BIRTHYEAR = 1937 OR BIRTHYEAR = 1938, THEN CRED=13

IF BIRTHYEAR = 1939 OR BIRTHYEAR = 1940, THEN CRED=14

IF BIRTHYEAR = 1941 OR BIRTHYEAR = 1942, THEN CRED=15

IF BIRTHYEAR ≥ 1943, THEN CRED=16

[RETIREMENT Benefits at age XX as a percentage of benefits at full-benefit age]

BEN62 = 100 - 36*(5/9) - (MONTHTOT-36)*(5/12)

BEN64 = 100 - (MONTHTOT-24)*(5/9)

IF MONTHTOT ≥ 48, THEN BEN66=100 - (MONTHTOT-48)*(5/9)

IF MONTHTOT < 48, THEN BEN66=100 + (48-MONTHTOT)*CRED/24

BEN68 = 100 + (72-MONTHTOT)*CRED/24

BEN70 = 100 + (96-MONTHTOT)*CRED/24

[Percentage increase relative to benefit at age 62 for own RETIREMENT benefit]

PCT_FULL = 100 * (100 / BEN62 - 1)

PCT64 = 100 * (BEN64 / BEN62 - 1)

PCT66 = 100 * (BEN66 / BEN62 - 1)

PCT68 = 100 * (BEN68 / BEN62 - 1)

PCT70 = 100 * (BEN70 / BEN62 - 1)

[SPOUSE Benefits at age XX as a percentage of benefits at full-benefit age]

SP_BEN62 = 100 - 36*(25/36) - (MONTHTOT-36)*(5/12)

SP_BEN64 = 100 - (MONTHTOT-24)*(25/36)

IF MONTHTOT ≥ 48, THEN SP_BEN66=100 - (MONTHTOT-48)*(25/36)

IF MONTHTOT < 48, THEN SP_BEN66=100

[Percentage increase relative to benefit at age 62 for own SPOUSE benefit]

SP_PCT_FULL = 100 * (100 / SP_BEN62 - 1)

SP_PCT64 = 100 * (SP_BEN64 / SP_BEN62 - 1)

SP_PCT66 = 100 * (SP_BEN66 / SP_BEN62 - 1)

[SHOW IF XAGE < 62 AND (Q1.8==1 OR Q1.8==Refused) (Respondent is younger than the earliest claim age, plans to claim on own earnings record)]

If you're like many people nearing retirement age, you've probably already thought about when you're going to start collecting Social Security benefits. You can start collecting retirement benefits as early as age 62 or as late as age 70. Your Social Security benefits go up the longer you wait to claim them, up until age 70.

For a person born in [BIRTHYEAR], full retirement age is [YEARS] years, [MONTHS] months old. If you start claiming retirement benefits at your full retirement age, your benefits will be [PCT_FULL]% higher than what you would receive if you started claiming at 62. Waiting until age 70 to claim retirement benefits would give you [PCT_70]% higher benefits than what you would receive at age 62.

[SHOW IF XAGE < 62 AND (Q1.8==2 OR Q1.8==3 OR Q1.8==5 OR Q1.8==6) (Respondent is younger than the earliest claim age, plans to claim on spouse's earnings record)]

If you're like many people nearing retirement age, you've probably already thought about when you're going to start collecting Social Security benefits. You answered before that you plan to claim at least part of your benefits based on the earnings history of your current or previous [SPOUSE]. You can start collecting Social Security spouse benefits as early as age 62. Your Social Security spouse benefits go up the longer you wait to claim them, up until full retirement age.

For a person born in [BIRTHYEAR], full retirement age is [YEARS] years, [MONTHS] months old. If you start claiming your spouse benefits at your full retirement age, your benefits will be [SP_PCT_FULL]% higher than what you would receive if you started claiming at 62.

[SHOW IF 62<= XAGE AND (Q1.8==1 OR Q1.8==Refused) (Respondent has reached earliest claim age, plans to claim based on own earnings record)]

If you're like many people age [XAGE], you might have already begun collecting Social Security benefits or considered when you're going to first claim benefits. People can start collecting retirement benefits as early as age 62 or as late as age 70. Your Social Security benefits go up the longer you wait to claim them, up until age 70.

For a person born in [BIRTHYEAR], full retirement age is [YEARS] years, [MONTHS] months old. If you start claiming retirement benefits at your full retirement age, your benefits will be [PCT_FULL]% higher than what you would receive if you started claiming at 62. Waiting until age 70 to claim retirement benefits would give you [PCT_70]% higher benefits than what you would receive at age 62.

[SHOW IF 62<= XAGE AND (Q1.8==2 OR Q1.8==3 OR Q1.8==5 OR Q1.8==6) (Respondent has reached earliest claim age, plans to claim based on spouse's earnings record)]

If you're like many people age [XAGE], you might have already begun collecting Social Security benefits or considered when you're going to first claim benefits. You answered before that you plan to claim at least part of your benefits based on the earnings history of your current or previous [SPOUSE]. You can start collecting Social Security spouse benefits as early as age 62. Your Social Security spouse benefits go up the longer you wait to claim them, up until full retirement age.

For a person born in [BIRTHYEAR], full retirement age is [YEARS] years, [MONTHS] months old. If you start claiming your spouse benefits at your full retirement age, your benefits will be [SP_PCT_FULL]% higher than what you would receive if you started claiming at 62.

[SHOW FOR ALL RESPONDENTS AT BOTTOM OF THE SCREEN IN SMALLER FONT]

These numbers are taken from the actual figures used by the Social Security Administration. For more information about how benefits are calculated, please refer to the resources provided at the end of this survey.

[NUMBER BOX, RANGE: 0-3000]

Q.2.2: [BEN_EX] Example using hypothetical earnings

[SHOW IF XAGE < 62]

Let's see how claiming Social Security benefits at different ages affects how much you'd receive each month in benefits. To illustrate what this means for someone like you, type in your expected monthly benefit at age 62.

[SHOW IF XAGE ≥ 62]

Let's see how claiming Social Security benefits at different ages affects how much you'd receive each month in benefits. To illustrate what this means for someone like you, type in the benefit you received or might have received at age 62.

[SHOW IF XAGE < 62]

I expect to receive \$ _____ in monthly benefits at age 62.

[SHOW IF XAGE ≥ 62]

I received or might have received \$_____ in monthly benefits at age 62.

Q.2.3: [BEN_TAB] Example using hypothetical earnings, table

Again, your full retirement age is [YEARS] years, [MONTHS] months.

[SHOW IF (Q1.8==2 OR Q1.8==3 OR Q1.8==5 OR Q1.8==6) AND Q.2.2==NOT Refused]

Because you said your benefits are based in part on the earnings record of a current or previous [SPOUSE], the table below shows how Social Security spouse benefits vary with age of first claiming:

If you first claim at age:	...your monthly benefit level would total:	Percent increase relative to claiming at age 62:
62	\$(BEN_EX]	0%
64	\$(BEN_EX*(1+SP_PCT64/100)]	[SP_PCT64]%
66	\$(BEN_EX*(1+SP_PCT66/100)]	[SP_PCT66]%
68	\$(BEN_EX*(1+SP_PCT_FULL/100)]	[SP_PCT_FULL]%
70	\$(BEN_EX*(1+SP_PCT_FULL/100)]	[SP_PCT_FULL]%

(All amounts are in today's dollars)

[SHOW IF (Q1.8==1 OR IF Q1.8==Refused) AND Q.2.2==NOT Refused]

Because you said your benefits are based your own earnings record, the table below shows how Social Security retirement benefits vary with age of first claiming:

If you first claim at age:	...your monthly benefit level would total:	Percent increase relative to claiming at age 62:
62	\$(BEN_EX]	0%
64	\$(BEN_EX*(1+PCT64/100)]	[PCT64]%
66	\$(BEN_EX*(1+PCT66/100)]	[PCT66]%
68	\$(BEN_EX*(1+PCT68/100)]	[PCT68]%
70	\$(BEN_EX*(1+PCT70/100)]	[PCT70]%

(All amounts are in today's dollars)

Q.2.4: [CLAIM_AGE] "Pretend" question about claim age

[SHOW IF Q1.8==2 OR Q1.8==3 OR Q1.8==5 OR Q1.8==6]

We just saw how the age at which you start claiming benefits can affect your future benefit levels. Consider a worker born in [BIRTHYEAR] deciding when to first claim Social Security benefits based at least in part on [ILL_HISHER] [SPOUSE]'s earnings history. At what age should [ILL_HESHE] claim so that [ILL_HESHE] will receive the highest first-time benefit?

62..... 1
64..... 2
[YEARS] years, [MONTHS] months (full retirement age) 3
68..... 4
70..... 5

[SHOW IF Q1.8==1 OR IF Q1.8==Refused]

We just saw how the age at which you start claiming benefits can affect your future benefit levels. Consider a worker born in [BIRTHYEAR] deciding when to first claim Social Security benefits based on [ILL_HISHER] own earnings history. At what age should [ILL_HESHE] claim so that [ILL_HESHE] will receive the highest first-time benefit?

62..... 1
64..... 2
66 3
68..... 4
70..... 5

Q.2.5: [CLAIM_AGE follow-up] Follow-up to "pretend" question about claim age

[SHOW IF (Q1.8==2 OR Q1.8==3 OR Q1.8==5 OR Q1.8==6) AND Q.2.4 = NOT REFUSED]

You answered that this worker can expect the highest first-time benefit if [ILL_HESHE] claimed at age [IF CLAIM_AGE==1, INSERT: 62; IF CLAIM_AGE==2, INSERT: 64; IF CLAIM_AGE==3, INSERT: [YEARS] years, [MONTHS] months; IF CLAIM_AGE==4, INSERT: 68; IF CLAIM_AGE==5, INSERT: 70].

Up until [ILL_HISHER] full retirement age of [YEARS] years and [MONTHS] months, [ILL_HISHER] spouse benefits are increased each year by about $[SP_PCT_FULL / (MONTHTOT/12)]\%$ of the amount [ILL_HESHE] would receive at age 62. For instance, assume that a worker would receive \$1000 in monthly spouse benefits at age 62. [ILL_HESHE] could expect:

Age 62	→	[YEARS] Years, [MONTHS] Months
\$1000		$\$[1000*(1+SP_PCT_FULL/100)]$

Therefore, this worker could expect the highest first-time benefit if [ILL_HESHE] waited to claim until [ILL_HESHE] reached [ILL_HISHER] full retirement age.

[SHOW IF CLAIM_AGE ≠ 5 AND (Q1.8==1 OR IF Q1.8==Refused) AND Q.2.4 = NOT REFUSED]

You answered that this worker can expect the highest first-time benefit if [ILL_HESHE] claimed at age [IF CLAIM_AGE==1, INSERT: 62; IF CLAIM_AGE==2, INSERT: 64; IF CLAIM_AGE==3, INSERT: 66; IF CLAIM_AGE==4, INSERT: 68].

Retirement benefits are increased each year by about $[PCT_70 / 8]\%$ of the amount [ILL_HESHE] would receive at age 62. For instance, assume that a worker would receive \$1000 in monthly retirement benefits at age 62. [ILL_HESHE] could expect:

Age 62	→	Age 66	→	Age 70
\$1000		$\$[1000*(1+PCT66/100)]$		$\$[1000*(1+PCT70/100)]$

Therefore, this worker could expect the highest first-time benefit if [ILL_HESHE] claimed at age 70.

[SHOW IF CLAIM_AGE == 5 AND (Q1.8==1 OR IF Q1.8==Refused)]

You are correct; this worker can expect the highest first-time benefit if [ILL_HESHE] claimed at age 70.

Retirement benefits are increased each year by about $[PCT_70 / 8]\%$ of the amount [ILL_HESHE] would receive at age 62. For instance, assume that a worker would receive \$1000 in monthly retirement benefits at age 62. [ILL_HESHE] could expect:

Age 62	→	Age 66	→	Age 70
\$1000		$\$[1000*(1+PCT66/100)]$		$\$[1000*(1+PCT70/100)]$

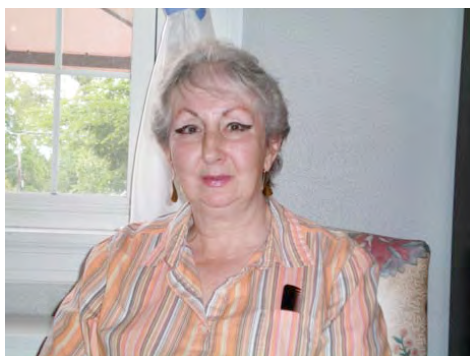
Therefore, this worker could expect the highest first-time benefit if [ILL_HESHE] claimed at age 70.

Q2.6: [Introduction to Working Longer]

We talked about how Americans are living longer than ever, and we discussed how the age at which you first claim Social Security benefits can affect your future benefit levels. Now we'd like to talk about your retirement age (the age at which you stop working) and how the number of years you're in the workforce can build your savings and affect your benefits.

Q2.7: [Story about Working Longer & Savings]

When it comes to putting money away for retirement, it's a fact that working longer will increase overall savings. The following is a true story about 66-year-old Elena, who was forced out of the workforce early. She wasn't able to save while she was working, and as a result, she relies entirely on Social Security to cover her basic living expenses. According to Elena, it's "not enough money for the things I need. I can't buy clothes, I can't go on trips..., all I can do is buy the basic needs – and even then I have to cut corners." Her advice to those approaching retirement is to "Save your money as much as you can, save your money. Don't retire too early, wait a while, as long as you possibly can."



Q.2.8: [BEN_WORK] Benefits to Working Longer

What do you think is the most important benefit of working longer?

- | | |
|--|---|
| I will build my savings if I work longer..... | 1 |
| I can receive higher Social Security benefits with a better earnings history | 2 |
| I am able to keep in contact with friends and coworkers..... | 3 |
| I will keep my mind and skills sharp by working | 4 |
| I find my job meaningful and enjoyable..... | 5 |
| None of the above | 6 |

Q.2.9: [Explanation of 35-Year Rule]

It's also important to understand how your workforce participation affects the Social Security benefits you receive.

The Social Security Administration uses the 35 years with your highest indexed earnings to determine your retirement benefits (earnings are indexed relative to average wages in that year). In other words, your benefits are affected by not only the number of years you work but also how much you earn while working. This fact plays into retirement planning in two important ways:

1. You're likely to have some of your highest-earning years close to retirement age, so working a few years longer can increase your benefits.
2. If you have a work history that is shorter than 35 years, or if you have a few low-earning years on your record, your benefits will be lower if you retire early than if you had continued to work.

Q.2.10: [35_YEAR_RULE] 35-Year Rule Follow-Up

Suppose you had planned to retire at age 62, but instead work an extra year and retire at 63. Do you think this extra year of earnings would be among your highest 35 years?

- | | |
|----------|---|
| Yes..... | 1 |
| No..... | 2 |

[There is no Q.2.11]

Q.2.12a: [Savings Illustration]: Payoff from Higher Savings

Imagine that you have a friend named [TOM_ANN] who is approaching retirement, and [ILL_HESHE] asks you for advice about retirement. [TOM_ANN] just turned 61 years old, so [ILL_HESHE] has one more year before [ILL_HESHE] can start receiving Social Security benefits. Over the years [TOM_ANN] managed to save a total of \$50,000. [TOM_ANN] currently has a good job with earnings that are about 50% higher than the average earnings in America. [TOM_ANN] thinks that [ILL_HESHE] can save about 15% of [ILL_HISHER] current yearly earnings.

One of the first decisions [TOM_ANN] will have to make is when to stop working. Because [TOM_ANN] doesn't want to outlive [ILL_HISHER] savings, [ILL_HESHE] decided to only spend the interest income from [ILL_HISHER] savings, but not the savings themselves.

Q.2.12b: [Savings Illustration]: Payoff from Higher Savings, continued

Suppose [TOM_ANN]'s savings give [ILL_HIMHER] 4% interest per year. Let's see what monthly income [TOM_ANN] can expect from [ILL_HISHER] savings if [ILL_HESHE] retires at age 62, 66, or 70:

[Information appears in three columns with the arrows lining up]

Retire at <in yellow>62</in yellow> → <in yellow>One</in yellow> more year to add to savings → <in yellow>\$413</in yellow> in interest income per month

Retire at <in yellow>66</in yellow> → <in yellow>Five</in yellow> more years to add to savings → <in yellow>\$767</in yellow> in interest income per month

Retire at <in yellow>70</in yellow> → <in yellow>Nine</in yellow> more years to add to savings → <in yellow>\$1180</in yellow> in interest income per month

Q.2.13a: [Benefits Illustration]: Higher SS from Claiming Later/More Earnings

In addition to [ILL_HISHER] concerns about having enough savings, [TOM_ANN] is confused about [ILL_HISHER] Social Security benefits. [TOM_ANN] knows that benefits are calculated based on a formula, but [ILL_HESHE] isn't sure what goes into the calculation. After telling you [ILL_HISHER] work history, [TOM_ANN] wants your advice about Social Security.

[TOM_ANN] has worked for a total of 30 years. When [ILL_HESHE] started working, [ILL_HESHE] earned 50% less than the average earnings in the U.S. at the time. Over the years, [ILL_HESHE] received steady pay increases, and currently [ILL_HESHE] earns 50% more than the average American worker. [TOM_ANN] expects that [ILL_HISHER] earnings will not rise any further in the future.

[TOM_ANN] also tells you that the Social Security mailing [ILL_HESHE] received this past year said that if [ILL_HESHE] claims benefits at age <in yellow>62</in yellow>, [ILL_HESHE] will get <in yellow>\$1025</in yellow> per month.

Q.2.13b: [Benefits Illustration2]: Higher SS from Claiming Later/More Earnings, continued

Let's see what happens if [TOM_ANN] delays retirement for a few more years:

Claim benefits at age <in yellow>66</in yellow>: yellow>:	<i>extra</i> <in yellow>\$335</in yellow> per month (from claiming at a later date)	+ <i>extra</i> <in yellow>\$212</in yellow> per month (from a better work history)	= <in yellow>\$1572</in yellow> per month in total benefits
Claim benefits at age <in yellow>70</in yellow>: yellow>:	<i>extra</i> <in yellow>\$770</in yellow> per month (from claiming at a later date)	+ <i>extra</i> <in yellow>\$496</in yellow> per month (from a better work history)	= <in yellow>\$2291</in yellow> per month in total benefits

Q.2.14: [TOM_RET1]: [TOM_ANN] illustration, continued

Here are [TOM_ANN]'s options:

Retire and claim benefits at age:	Monthly Social Security benefits	Monthly income from own savings	Total Monthly Income
<in yellow>62</in yellow> 64	<in yellow>\$1025</in yellow> \$1271	<in yellow>\$413</in yellow> \$583	<in yellow>\$1438</in yellow> \$1854
<in yellow>66</in yellow> 68	<in yellow>\$1572</in yellow> \$1930	<in yellow>\$767</in yellow> \$965	<in yellow>\$2339</in yellow> \$2895
<in yellow>70	<in yellow>\$2291</in yellow>	<in yellow>\$1180</in yellow>	<in yellow>\$3471</in yellow>

(All amounts are in today's dollars)

Given what you just saw, at which age would you advise [TOM_ANN] to retire?

62.....1

66.....	2
70	3

Q.2.15: [TOM_RET3]: Second Follow-up to [TOM_ANN] illustration

To calculate [TOM_ANN]'s monthly benefits, the Social Security Administration uses a complicated formula. Which of the following is true about [TOM_ANN]'s benefit calculation? Check all that apply.

[ALLOW RESPONDENT TO PICK MULTIPLE OPTIONS]

- [Q2_15A] [TOM_ANN]'s earnings are indexed for inflation
- [Q2_15B] [TOM_ANN]'s highest 35 years of earnings are used
- [Q2_15C] [TOM_ANN]'s most recent 35 years of earnings are used
- [Q2_15D] The total number of years with earnings is used
- [Q2_15E] The sum of all earnings over [ILL_HISHER] lifetime is used

[LET Q2_15A take on a value of 1 if not selected and a value of 2 if selected. Similarly for the other four radio buttons]

Q.2.16: [TOM_RET4]: Follow-up to Benefit Calculation Question

[SHOW IF Q2_15A==2 AND Q2_15B==2 AND Q2_15C==1 AND Q2_15D==1 AND Q2_15E==1]

You are correct; when the Social Security Administration determines [TOM_ANN]'s benefit levels, [ILL_HISHER] earnings are indexed for inflation, and [ILL_HISHER] highest 35 years of earnings are used to calculate [ILL_HISHER] benefits.

[SHOW IF Q2_15A==1 OR Q2_15B==1 OR Q2_15C==2 OR Q2_15D==2 OR Q2_15E==2]

In truth, when the Social Security Administration determines [TOM_ANN]'s benefit levels, [ILL_HISHER] earnings are indexed for inflation, and [ILL_HISHER] highest 35 years of earnings are used to calculate [ILL_HISHER] benefits.

Section 3: The Earnings Test

Q.3.1a: [The Earnings Test, Explained]

Now we'd like to talk about work and collecting Social Security benefits. Some people who claim benefits at age 62 stop working between ages 62 and 66 because they fear they will lose their benefits. In truth, if your benefits are reduced from working, the money is not actually lost. Instead, the reduction is returned to you later in the form of increased benefits. This provision is called the Earnings Test.

Q.3.1b: [The Earnings Test, Continued]

Here's how the Earnings Test works

If you work while receiving Social Security benefits beginning at age 62, your benefits are reduced by \$1 for every \$2 you earn above the yearly earnings limit. In 2009, that limit is \$14,160.

After you reach your full retirement age of [YEARS] years, [MONTHS] months, your benefits are never reduced no matter how much you earn from working.

However, once you reach your full retirement age, your benefits are recalculated to a higher amount based on how much your benefits were reduced before full retirement age. In other words, your benefits are never really cut, even if they might be temporarily reduced.

Q.4.2: [EARNTEST_ILL]

Suppose [TOM_ANN] claimed Social Security at age 63 and worked until age 66. As a result, [ILL_HISHER] benefits were reduced over this period by a total of \$7200 (\$200 per month for 36 months).

In terms of Social Security benefits, how much out of this reduction would [TOM_ANN] receive back over [ILL_HISHER] lifetime, assuming [ILL_HESHE] lives as long as the typical person?

- [ILL_HESHE] would receive \$7,200 back, with interest, over [ILL_HISHER] lifetime..... 1
- [ILL_HESHE] would receive between \$5,000 - \$7,200 back over [ILL_HISHER] lifetime..... 2
- [ILL_HESHE] would receive between \$2,500 - \$5,000 back over [ILL_HISHER] lifetime 3
- [ILL_HESHE] would receive less than \$2,500 back over [ILL_HISHER] lifetime 4
- [ILL_HESHE] would not receive any of the reduction back over [ILL_HISHER] lifetime 5

Q.4.3: [The Earnings Test, Illustration Follow-Up]

[SHOW IF EARNTEST_ILL ≠ 1]

You just answered that out of the \$7200 reduction in benefits from working, [TOM_ANN] would receive [IF EARNTEST_ILL==2, INSERT: “between \$5,000 and \$7,200”; IF EARNTEST_ILL==3, INSERT: “between \$2,500 and \$5,000” IF EARNTEST_ILL==4, INSERT: “less than \$2,500”; IF EARNTEST_ILL==5, INSERT: “none of the reduction”] back over [ILL_HISHER] lifetime. [TOM_ANN] could actually expect to receive the full \$7,200 back in benefits over [ILL_HISHER] lifetime.

[SHOW IF EARNTEST_ILL==1]

You just answered that out of the \$7,200 reduction in benefits from working, [TOM_ANN] would receive \$7,200 back, with interest, over [ILL_HISHER] lifetime. That is correct; [TOM_ANN] would receive the full \$7,200 back in benefits over [ILL_HISHER] lifetime.

[SHOW FOR ALL RESPONDENTS]

To illustrate how this works, assume [TOM_ANN]’s Social Security benefits at age 63 totaled \$800 per month.

Benefits at age 63	→ Working between ages 63 and 66	→ Full retirement age of 66 onward
\$800/month	\$600/month	\$650/month
	(reduced by \$200 each month)	(an increase of \$600 each year)

Assuming that [ILL_HESHE] lived at least another 12 years, [TOM_ANN] received the full \$7,200 (=12 years × \$600/year) back over the course of [ILL_HISHER] lifetime.

Q4.4: [SS_INDEX] Awareness of How Social Security is Indexed with Inflation

Many people rely on Social Security to cover their basic living expenses, even if they have other forms of income like pension benefits or a retirement account (401K or IRA). What is a major benefit of Social Security relative to retirement accounts? Check all that apply.

[Show check boxes for each; allow multiple buttons to be selected]

[Q4.4_A] You cannot outlive Social Security – you will receive benefits as long as you live.

[Q4.4_B] Social Security benefits are indexed with inflation and increase as the price levels go up.

[Q4.4_C] Social Security is not affected by market shocks, so benefit levels remain steady even during times of economic downturn.

[LET Q4.3_A take on a value of 1 if not selected and a value of 2 if selected. Similarly for the other two radio buttons]

Q4.5: [SS_INDEX2] Follow-Up to SS Indexing Question

[SHOW IF Q4.4_A ==1 OR Q4.4_B ==1 OR Q4.4_C ==1]

In truth, all three of the answers apply to Social Security benefits:

- You cannot outlive Social Security – you will receive benefits as long as you live.
- Social Security benefits are indexed with inflation and increase as the price levels go up.
- Social Security is not affected by market shocks, so benefit levels remain steady even during times of economic downturn.

[SHOW IF Q4.4_A ==2 AND Q4.4_B ==2 AND Q4.4_C ==2]

You just answered that all the options are major benefits of Social Security relative to savings and retirement accounts such as IRAs and 401Ks. That is correct; all three components together describe the advantages of Social Security over other sources of retirement savings.

Section 5: Conclusion, General Questions

Q.5.1: [Conclusion]

Now we’d like to ask you a few general questions so we can have a better idea of your plans for retirement.

[NUMBER BOX: RANGE: 0-120]

Q.5.2: [RET_AGE] Retirement Age

At what age did you last work for pay or do you plan to stop working for pay (with at least \$2500 in annual earnings)?

At age: _____

☐ I never worked for pay

[NUMBER BOX: RANGE: 0-120]

Q.5.3: [CLAIM_AGE] Social Security benefits claim age

At what age did you start receiving or do you plan to start receiving Social Security benefits?

At age: _____

Section 6 – Standard Close

QF1

[INSERT THE KN STANDARD CLOSE HERE (THIS QUESTION IS AN OPEN-ENDED QUESTION THAT KNOWLEDGE NETWORKS ASKS AT THE END OF EACH SURVEY AND IN WHICH RESPONDENTS CAN MAKE ANY COMMENT ABOUT THE SURVEY THEY HAVE JUST TAKEN)]

[PLEASE LINK TO THIS QUESTION AFTER QF1]

Q.6.2: [Further Resources]

Thank you for participating in our study. The survey is now complete, and you have been rerouted to this page in case you have further questions about Social Security benefits.

We have listed a number of resources below.

The U.S. Social Security Administration

<http://www.ssa.gov/>
1-800-772-1213

The American Association of Retired Persons: Social Security Page

http://www.aarp.org/money/social_security/
1-888-OUR-AARP (1-888-687-2277)

USA.gov: Senior Citizens' Resources

<http://www.usa.gov/Topics/Seniors.shtml>
1-800-FED-INFO (1-800-333-4636)

Century Foundation: The Social Security Network

<http://www.socsec.org/>

National Center for Policy Analysis: Daily Social Security Policy Digest

http://www.ncpa.org/sub/dpd/index.php?Article_Category=39

APPENDIX C — INSTRUMENT FOR FOLLOW-UP SURVEY

A note about the “syntax” of this questionnaire

Example question:

[Ask if MARRIED==1 AND SS_STATUS_S≠3]

Q.1.18: [CLAIM_AGE_S] Spouse’s Social Security benefits claim age

[Show if SS_STATUS_S==1 (receiving benefits)]

At what age did your [SPOUSE] start receiving Social Security benefits?

At age: _____

[Show if SS_STATUS_S==2 (not receiving benefits yet)]

At what age does your [SPOUSE] plan to start collecting Social Security benefits?

At age: _____

Explanation:

- “Q.1.18: [CLAIM_AGE_S] Spouse’s Social Security benefits claim age” denotes (i) the question number, (ii) the variable name, and (iii) a description of the question. None of this appears on the screen for the respondents.
- Remarks between square brackets are just for the programmer.
- Variables are denoted in all capitals. E.g. MARRIED and SPOUSE are variables.
- Any programming remarks before the question name apply to the whole question. E.g., in this question, if MARRIED equals 0, the whole question should be skipped.
- Variable names that should be replaced by the string they hold are indicated in all capitals between square brackets. E.g. [SPOUSE] is replaced by “husband” or “wife”, which are the string contents of the variable SPOUSE.
- The solid lines indicate that a new screen should be shown.
- The numbers in parentheses in front of the selections boxes do not appear on the screen; they only indicate the value the variable will take if the relevant selection box is checked.

Design File

We will provide you with a Stata dataset with for each observation in the target population (2483 observations):

CASEID	Caseid number from the Nov/Dec 2008 Social Security Main Survey (including non-respondents)
XRET_CHG	Number of years earlier the respondent stopped working in section 3, equal to 1, 2, or 5 years
XCLM_CHG	Whether claim age is moved forward or backward.
XDEP_V	Version for whether benefits depend on claim age (1=reference age is 62, 2=reference age is 66)
XEARNTST	The age for which the earnings test question in section 5 is asked (64 or 68)
XBINBALL	The type of example given for the bins/balls question

Please merge these variables before administering the survey because skip patterns depend on these variables.

The following data-only variables are created for all respondents:

Note that the following two variables are collected by the research company prior to each respondent’s participation:

PPMARIT denotes marital status, 1 corresponds to “married”

PPGENDER denotes gender, 1: Male, 2: Female

CREATE A NEW DATA ONLY VARIABLE MARRIED:

SET MARRIED = 0 IF PPMARIT ≠ 1

SET MARRIED = 1 IF PPMARIT==1

CREATE A NEW DATA ONLY VARIABLE SPOUSE:

SET SPOUSE = “HUSBAND” IF MARRIED ==1 AND PPGENDER==2

SET SPOUSE = “WIFE” IF MARRIED ==1 AND PPGENDER==1

CREATE A NEW DATA ONLY VARIABLE SP_HISHER:

SET SP_HISHER = “HIS” IF MARRIED ==1 AND PPGENDER==2

SET SP_HISHER = “HER” IF MARRIED ==1 AND PPGENDER==1

CREATE A NEW DATA ONLY VARIABLE PREV_MONTH:

SET PREV_MONTH = “JANUARY” IF INTERVIEW TAKES PLACE IN FEBRUARY

SET PREV_MONTH = “FEBRUARY” IF INTERVIEW TAKES PLACE IN MARCH

SET PREV_MONTH = “MARCH” IF INTERVIEW TAKES PLACE IN APRIL

SET PREV_MONTH = “APRIL” IF INTERVIEW TAKES PLACE IN MAY

Section 1A: Own and Spousal Social Security and Retirement Plans

Q.1.1: [INTRODUCTION]

We are researchers at Harvard University who are interested in understanding the work and retirement behavior of Americans, and the role that Social Security plays in these decisions.

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

Thank you very much for your help.

Q.1.2: [SS_STATUS] Social Security Status

What best describes you:

- (1) ☐ I currently receive Social Security benefits.....1
- (2) ☐ I don't currently receive Social Security benefits but expect to receive them at some time in the future.....2
- (3) ☐ I will never receive Social Security benefits.
.....3

In answering this question, please include benefits you yourself receive from the Social Security program whether these benefits are retired worker benefits, spouse benefits, survivor benefits, or disability benefits.

[IF SS_STATUS ==MISSING: PROMPT]

[IF SS_STATUS ==MISSING AFTER PROMT: GO TO STANDARD CLOSE]

[ASK IF SS_STATUS==3]

Q.1.3: [SS_ELIG] Social Security Eligibility

Why do you think you will never receive Social Security benefits?

- (1) ☐ My main job was/is not covered by Social Security.....1
- (2) ☐ I don't have or will not have a sufficient work history to receive benefits.....2
- (3) ☐ I do not think Social Security will be around by the time I would start claiming benefits.....3

[SHOW IF SS_STATUS==3 AND SS_ELIG==3]

[SET SS_STATUS=2 IF SS_STATUS==3 AND SS_ELIG==3]

Q.1.4: [SSEL_AROUND]

Please assume for the remainder of this survey that Social Security will be around when you start claiming benefits.

[ASK IF SS_STATUS==3 AND SS_ELIG==1]

Q.1.5: [SSEL_SECTOR]

In what kind of business or industry is the job where you worked the most years? (For example: hospital, auto repair shop, mail order company, state government, elementary school).

[ASK IF SS_STATUS==3 AND IF SS_ELIG==2]

Q.1.6: [SSEL_QUALIF]

Approximately how many years have you worked for pay?

____ years

[ASK IF SS_STATUS==3 AND (SS_ELIG ≠ 3) AND (PPMARIT ≠ 5)]

[Note: PPMARIT=5 corresponds to "never married" and SS_ELIG=3 corresponds to those who thought Social Security would no longer exist]

Q.1.7: [SSEL_SPOUSE]

Individuals who are not eligible for Social Security based on their own work history are often eligible to receive Social Security benefits based on the earnings history of their spouse, late spouse, or ex-spouse.

Do you think you will be able to receive benefits based on the earnings history of your [SPOUSE], late [SPOUSE], or ex-[SPOUSE]?

- Yes.....1
- No.....2

[IF SSEL_SPOUSE==1 AND SS_STATUS==3: SET SS_STATUS=2 AND CONTINUE WITH SURVEY]

[IF SSEL_SPOUSE==2 AND SS_STATUS==3: GO TO STANDARD CLOSE]

Q.1.8: [CLAIM_AGE, CLAIM_MTH] Social Security benefits claim age

[IF SS_STATUS==3 AND SS_ELIG ≠ 3 AND PPMARIT==5, GO TO STANDARD CLOSE.]

[ASK IF SS_STATUS==1 (RECEIVING BENEFITS):]

At what age did you start receiving Social Security benefits?

At age: _____ years and _____ months.

[ASK IF SS_STATUS==2 (NOT RECEIVING BENEFITS YET):]

At what age do you plan to start collecting Social Security benefits?

At age: _____ years and _____ months.

Note: Allow values 0-11 in the month box.

[ALWAYS: (THE CODE BELOW ENSURES CLAIM_AGE WILL NEVER BE MISSING)]

[SET CLAIM_AGE_ORIG=CLAIM_AGE]

[SET CLAIM_AGE=MAX(PAGE+1, 62) IF CLAIM_AGE=MISSING AND SS_STATUS==2]

[SET CLAIM_AGE=MIN(PAGE-1, 62) IF CLAIM_AGE=MISSING AND SS_STATUS==1]

Q.1.9: [WORK_NOW] Current Work Status

What best describes you:

- I currently work for pay
(with at least \$2500 in annual earnings).....1
I do not currently work for pay (with at least \$2500 in annual
earnings) 2
-

[ASK IF WORK_NOW==2]

Q.1.10: [WORK_FUT] Expected Future Work Status

What best describes you:

- I expect that in the future I will work for pay (with at least \$2500 in
annual earnings).....1
I do not expect that in the future I will work for pay (with at least
\$2500 in annual earnings) 2
-

[CREATE A NEW DATA ONLY VARIABLE: "RETIRED". SET RETIRED TO "0"]

[SET RETIRED=1 IF WORK_NOW==2 AND WORK_FUT==2]

Q.1.11: [RET_AGE, RET_MTH] Retirement Age

[SHOW IF RETIRED==1]

At what age did you last work for pay (with at least \$2500 in annual earnings)?

At age: _____ years and _____ months.

☐ I never worked for pay

We will refer to this age in the rest of this survey as your "retirement age".

[IF RESPONDENT CHECK THE BOX "I NEVER WORKED FOR PAY", SET RET_AGE=0]

[SHOW IF RETIRED==0]

At what age do you plan to stop working for pay or to reduce your earnings to a minimal amount?

At age: _____ years and _____ months.

We will refer to this age in the rest of this survey as your expected "retirement age".

Allow values 0-11 in the month box.

[ASK IF RET_AGE ≠ 0 AND RETIRED==1 AND RET_AGE<65 (R HAS SOME WORK HISTORY AND STOPPED WORKING BEFORE THE AGE OF 65)]

Q.1.12: [DISABLE] Stopped working because of a disability

After you stopped working, did you receive disability benefits?

- Yes, I received Social Security Disability Insurance (SSDI).....1
Yes, I received Supplemental Security Income (SSI) 2
Yes, I received both SSDI and SSI 3
Yes, I received disability benefits, but don't know from which
program 4
No, I did not receive disability benefits.....5

[CREATE NEW VARIABLE SKIPDIS=0. -IF Q1_12==1 OR Q1_12==2 OR Q1_12==3 OR Q1_12==4, SET SKIPDIS=1]

[ALWAYS: (THE CODE BELOW ENSURES RET_AGE WILL NEVER BE MISSING)]

[SET RET_AGE_ORIG=RET_AGE]

[SET RET_AGE=MAX(PAGE+1, 62) IF RET_AGE=MISSING AND RETIRED==0]
[SET RET_AGE=MIN(PAGE-1, 62) IF RET_AGE=MISSING AND RETIRED==1]

Q.1.13: [PAID_WORK] Work Information from [Previous calendar Month] of 2010

Next, we would like to ask you some questions about your work during [PREV_MONTH] of 2010.

During [PREV_MONTH] of 2010, did you do any work that earned some money?

Yes.....1
No.....2

[ASK IF PAID_WORK==2]

Q.1.14: [NOWORK_RES] Reason For No Paid Work during [Previous calendar Month] of 2010

What is the main reason you did not do any paid work during [PREV_MONTH] of 2010?

Temporarily unable to work because of an injury.....1
Temporarily unable to work because of an illness.....2
Unable to work because of a chronic health condition
or disability 3
Retired.....4
Taking care of children/other persons 5
Going to school.....6
Unable to find work.....7
On layoff (temporary or indefinite).....8
Not interested in working at a job.....9
Other.....10

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK==1]

Q.1.15: [PAIDWORK_TYPE] Type of Paid Work During [Previous calendar Month] of 2010

What was the type of paid work that you did during [PREV_MONTH] of 2010?

Employed by someone.....1
Self-Employed.....2
Both employed by someone and self-employed 3
Other 4

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK==1]

Q.1.16: [PAIDWORK_HRS] Number of Hours Worked for Pay during [Previous calendar month] of 2010

As your best guess, how many hours in total did you do paid work during [PREV_MONTH] of 2010?

1-9 hours in total during [PREV_MONTH] (about 1 hour/week).....1
10-29 hours in total during [PREV_MONTH] (about 5 hours/week) 2
30-49 hours in total during [PREV_MONTH] (about 10 hours/week) 3
50-69 hours in total during [PREV_MONTH] (about 15 hours/week) 4
70-89 hours in total during [PREV_MONTH] (about 20 hours/week) 5
90-109 hours in total during [PREV_MONTH] (about 25 hours/week) 6
110-129 hours in total during [PREV_MONTH] (about 30 hours/week) 7
130-149 hours in total during [PREV_MONTH] (about 35 hours/week) 8
150-169 hours in total during [PREV_MONTH] (about 40 hours/week) 9
170-189 hours in total during [PREV_MONTH] (about 45 hours/week) 10
190-209 hours in total during [PREV_MONTH] (about 50 hours/week) 11
210-229 hours in total during [PREV_MONTH] (about 55 hours/week) 12
230-249 hours in total during [PREV_MONTH] (about 60 hours/week) 13
250 or more hours in total during [PREV_MONTH] (about 65 or more hours/week).....14

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK==1]

Q.1.17: [PAIDWORK_AMT] Own Gross Earnings during [Previous Calendar Month] of 2010

As your best guess, what was the total gross amount (i.e., before taxes and deductions) that you earned from your paid work in [PREV_MONTH] of 2010?

\$250 or less.....1

between \$251 and \$500.....	2
between \$501 and \$750.....	3
between \$751 and \$1000.....	4
between \$1,001 and \$1,250.....	5
between \$1,251 and \$1,500.....	6
between \$1,501 and \$2,000.....	7
between \$2,001 and \$2,500.....	8
between \$2,501 and \$3,000.....	9
between \$3,001 and \$4,000.....	10
between \$4,001 and \$5,000.....	11
between \$5,001 and \$6,000.....	12
between \$6,001 and \$7,000.....	13
between \$7,001 and \$8,000.....	14
between \$8,001 and \$9,000.....	15
between \$9,001 and \$10,000.....	16
between \$10,001 and \$12,500.....	17
between \$12,501 and \$15,000.....	18
\$15,001 or more	19

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF MARRIED==1]

Q.1.18: [AGE_S] Spouse's current age

What is your [SPOUSE]'s current age (in years)?

_____ years.

☐ N/A, I am not married.

[IF THE RESPONDENT CHECKS THE BOX N/A, THEN SET MARRIED=0]

[ASK IF MARRIED==1]

Q.1.19: [SS_STATUS_S] Spouse Social Security Status

What best describes your [SPOUSE]:

My [SPOUSE] currently receives Social Security benefits. 1

My [SPOUSE] doesn't currently receive Social Security benefits but
expects to receive them at some time in the future.....2

My [SPOUSE] will never receive Social Security benefits. 3

[SHOW IF PPGENDER==1 (MALE RESPONDENT)]

In answering this question, please include benefits your wife herself receives from the Social Security program whether these benefits are retired worker benefits, spouse benefits, or disability benefits.

[SHOW IF PPGENDER==2 (FEMALE RESPONDENT)]

In answering this question, please include benefits your husband himself receives from the Social Security program whether these benefits are retired worker benefits, spouse benefits, or disability benefits.

[ASK IF MARRIED==1 AND SS_STATUS_S==3]

[ONLY ASK CODE 3 IF PILOT TEST]

Q.1.20: [SS_ELIG_S] Spouse's Social Security Eligibility

Why do you think your [SPOUSE] will never receive Social Security benefits?

My [SPOUSE]'s main job was/is not covered by Social Security.
.....1

My [SPOUSE] doesn't have or will not have a sufficient work history
to receive benefits. 2

Another reason: _____ 3

[ASK IF MARRIED==1 AND SS_STATUS_S==3]

Q.1.21: [SSEL_SPOUSE_S]

Individuals who are not eligible for Social Security based on their own work history are often eligible to receive Social Security benefits based on the earnings history of their spouse.

Do you think your [SPOUSE] will be able to receive benefits based on your earnings history?

Yes 1

No 2

[IF SSEL_SPOUSE_S==1, SET SS_STATUS_S=2]

[ASK IF MARRIED==1 AND SS_STATUS_S≠3]

Q.1.22: [CLAIM_AGE_S, CLAIM_MTH_S] Spouse's Social Security benefits claim age

[SHOW IF SS_STATUS_S==1 (RECEIVING BENEFITS)]

At what age did your [SPOUSE] start receiving Social Security benefits?

At age: _____ years and _____ months.

[SHOW IF SS_STATUS_S==2 (NOT RECEIVING BENEFITS YET)]

At what age does your [SPOUSE] plan to start collecting Social Security benefits?

At age: _____ years and _____ months.

[ALWAYS: (THE CODE BELOW ENSURES CLAIM_AGE_S WILL NEVER BE MISSING)]

[SET CLAIM_AGE_S_ORIG=CLAIM_AGE_S]

[SET CLAIM_AGE_S=MAX(AGE_S+1, 62) IF CLAIM_AGE_S=MISSING AND SS_STATUS_S==2 AND MARRIED==1]

[SET CLAIM_AGE_S=MIN(AGE_S-1, 62) IF CLAIM_AGE_S=MISSING AND SS_STATUS_S==1 AND MARRIED==1]

[SET CLAIM_AGE_S=62 IF AGE_S=MISSING AND CLAIM_AGE_S=MISSING AND SS_STATUS_S==1 AND MARRIED==1]

[SET CLAIM_AGE_S=62 IF CLAIM_AGE_S=MISSING AND SS_STATUS_S=MISSING]

ALLOW VALUES 0-11 IN THE MONTH BOX.

[ASK IF MARRIED==1]

Q.1.23: [WORK_NOW_S] Spouse's Current Work Status

What best describes your [SPOUSE]:

My [SPOUSE] currently works for pay (with at least \$2500 in annual earnings).....1

My [SPOUSE] does not currently work for pay (with at least \$2500 in annual earnings).....2

[ASK IF MARRIED==1 AND WORK_NOW_S==2]

Q.1.24: [WORK_FUT_S] Spouse's Expected Future Work Status

What best describes your [SPOUSE]:

I expect that in the future my [SPOUSE] will work for pay (with at least \$2500 in annual earnings) 1

I do not expect that in the future my [SPOUSE] will work for pay (with at least \$2500 in annual earnings).....2

[ASK IF MARRIED==1]

[CREATE A NEW VARIABLE: RETIRED_S=0 IF MARRIED==1]

[SET RETIRED_S=1 IF MARRIED==1 AND WORK_NOW_S==2 AND WORK_FUT_S==2]

Q.1.25: [RET_AGE_S, RET_MTH_S] Spouse's Retirement Age

[SHOW IF RETIRED_S==1]

At what age did your [SPOUSE] last work for pay (with at least \$2500 in annual earnings)?

At age: _____ years and _____ months.

☐ My [SPOUSE] never worked for pay

We will refer to this age in the rest of this survey as your [SPOUSE]'s "retirement age".

[IF R CHECKS THE BOX "MY SPOUSE NEVER WORKED FOR PAY", SET RET_AGE_S=0]

[SHOW IF RETIRED_S==0]

As your best guess, at what age does your [SPOUSE] plan to stop working for pay or to reduce [SP_HISHER] earnings to a minimal amount?

At age: _____ years and _____ months.

We will refer to this age in the rest of this survey as your [SPOUSE]'s expected "retirement age".

Allow values 0-11 in the month box

[ALWAYS: (THE CODE BELOW ENSURES RET_AGE_S WILL NEVER BE MISSING)]

[SET RET_AGE_S_ORIG=RET_AGE_S]

[SET RET_AGE_S=MAX(AGE_S+1, 62) IF RET_AGE_S=MISSING AND RETIRED_S==0 AND MARRIED==1]

[SET RET_AGE_S=MIN(AGE_S-1, 62) IF RET_AGE_S=MISSING AND RETIRED_S==1 AND MARRIED==1]

[ASK IF MARRIED==1]

Q.1.26: [PAID_WORK_S] Spouse's Work Information from [Previous calendar Month] of 2010

Next, we would like to ask you some questions about your [SPOUSE]'s work during [PREV_MONTH] of 2010.

During [PREV_MONTH] of 2010, did your [SPOUSE] do any work that earned some money?

Yes..... 1

No..... 2

[ASK IF PAID_WORK_S=2]

Q.1.27: [NOWORK_RES_S] Spouse's Reason For No Paid Work during [Previous calendar Month] of 2010

What is the main reason your [SPOUSE] did not do any paid work during [PREV_MONTH] of 2010?

- Temporarily unable to work because of an injury. 1
- Temporarily unable to work because of an illness.....2
- Unable to work because of a chronic health condition
or disability 3
- Retired.....4
- Taking care of children/other persons 5
- Going to school.....6
- Unable to find work.....7
- On layoff (temporary or indefinite).....8
- Not interested in working at a job 9
- Other.....10

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK_S=1]

Q.1.28: [PAIDWORK_TYPE_S] Spouse's Type of Paid Work During [Previous calendar Month] of 2010

What was the type of paid work that your [SPOUSE] did during [PREV_MONTH] of 2010?

- (1) Employed by someone 1
- (2) Self-Employed 2
- (3) Both employed by someone and self-employed.....3
- (4) Other 4

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK_S=1]

Q.1.29: [PAIDWORK_HRS_S] Number of Hours Worked for Pay during [Previous calendar month] of 2010

As your best guess, how many hours in total did your [SPOUSE] do paid work during [PREV_MONTH] of 2010?

- 1-9 hours in total during [PREV_MONTH] (about 1 hour/week).....1
- 10-29 hours in total during [PREV_MONTH] (about 5 hours/week) 2
- 30-49 hours in total during [PREV_MONTH] (about 10 hours/week) 3
- 50-69 hours in total during [PREV_MONTH] (about 15 hours/week) 4
- 70-89 hours in total during [PREV_MONTH] (about 20 hours/week) 5
- 90-109 hours in total during [PREV_MONTH] (about 25 hours/week) 6
- 110-129 hours in total during [PREV_MONTH] (about 30 hours/week) 7
- 130-149 hours in total during [PREV_MONTH] (about 35 hours/week) 8
- 150-169 hours in total during [PREV_MONTH] (about 40 hours/week) 9
- 170-189 hours in total during [PREV_MONTH] (about 45 hours/week) 10
- 190-209 hours in total during [PREV_MONTH] (about 50 hours/week) 11
- 210-229 hours in total during [PREV_MONTH] (about 55 hours/week) 12
- 230-249 hours in total during [PREV_MONTH] (about 60 hours/week) 13
- 250 or more hours in total during [PREV_MONTH] (about 65 or more hours/week).....14

[ALLOW R TO SELECT ONLY ONE CHOICE]

[ASK IF PAID_WORK_S=1]

Q.1.30: [PAIDWORK_AMT_S] Spouse's Gross Earnings during [Previous Calendar Month] of 2010

As your best guess, what was the total gross amount (i.e., before taxes and deductions) that your [SPOUSE] earned from paid work in [PREV_MONTH] of 2010?

- \$250 or less.....1
- between \$251 and \$500 2
- between \$501 and \$750 3
- between \$751 and \$1000.....4
- between \$1,001 and \$1,250.....5
- between \$1,251 and \$1,500.....6
- between \$1,501 and \$2,000.....7
- between \$2,001 and \$2,500.....8
- between \$2,501 and \$3,000.....9

between \$3,001 and \$4,000.....	10
between \$4,001 and \$5,000.....	11
between \$5,001 and \$6,000.....	12
between \$6,001 and \$7,000.....	13
between \$7,001 and \$8,000.....	14
between \$8,001 and \$9,000.....	15
between \$9,001 and \$10,000.....	16
between \$10,001 and \$12,500.....	17
between \$12,501 and \$15,000.....	18
\$15,001 or more.....	19

[ALLOW R TO SELECT ONLY ONE CHOICE]

Section 1B: Subjective Distributions of Claim Age and Retirement Age

[ASK IF SS_STATUS==2 OR RETIRED==0 (NOT RECEIVING BENEFITS OR NOT RETIRED)]

Q.1.31: [BINBALL_EXPLAIN] Explanation of the Bins and Balls format

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS AND NOT RETIRED)]

In the next few questions, we ask you to think about future decisions about retiring and claiming Social Security benefits. Even though people aren't completely sure about the future, they still have an idea of the chances that they will retire at a certain age or claim Social Security benefits at a certain age.

To help you answer these questions about future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that you will retire at a certain age or claim benefits at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS AND RETIRED)]

In the next question, we ask you to think about future decisions about claiming Social Security benefits. Even though people aren't completely sure about the future, they still have an idea of the chances that they will claim Social Security benefits at a certain age.

To help you answer this question about future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that you will claim Social Security benefits at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF SS_STATUS==1 AND RETIRED==0 (RECEIVING BENEFITS AND NOT RETIRED)]

In the next question, we ask you to think about future decisions about retiring. Even though people aren't completely sure about the future, they still have an idea of the chances that they will retire at a certain age.

To help you answer this question about future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that you will retire at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF SS_STATUS==2 OR RETIRED==0 (NOT RECEIVING BENEFITS, OR, NOT RETIRED)]

Q.1.32: [BINBALL_EXAMPLE] Example about using the Bins and Balls format

This is an example that shows what we think the temperature will be in Boston at noon tomorrow. We don't know for sure how hot or cold it will get, but we have some guesses. The more likely we think that it will be a given temperature, the more balls we put in that bin.

[SHOW IF XBINBALL==1]

We are sure that the temperature will not reach 40 °F (or higher) or drop to 24 °F (or lower) at noon, so we don't put any balls in those bins. We think that there is a 20 percent chance (4 out of 20) that it will be 25-29 °F, so we put 4 out of 20 balls in that bin. We think that there is a 50 percent chance (10 out of 20) that it will be 30-34 °F, so we put 10 out of 20 balls in that bin. We think that there is a 30 percent chance (6 out of 20) that it will be 35-39 °F, so we put 6 out of 20 balls in that bin.

[SHOW IF XBINBALL==2]

We are sure that the temperature will not reach 60 °F (or higher) at noon, so we don't put any balls in that bin. We think that there is a 25 percent chance (5 out of 20) that it will be 35-39 °F, so we put 5 out of 20 balls in that bin. We think that there is a 15 percent chance (3 out of 20) that it will be 30-34 °F, so we put 3 out of 20 balls in that bin. We think that there is a 10 percent chance (2 out of 20) that the temperature will fall in each of the remaining bins, so we put 2 balls in each of the remaining bins.

[ASK IF SS_STATUS==2 (NOT RECEIVING BENEFITS)]

Q.1.33: [PDF_CLAIM_AGE] Subjective Probability Distribution of Own Claim Age

Earlier you answered that you plan to start collecting Social Security benefits at age [CLAIM_AGE]. In this question, we ask you to think

about the chances that you might claim Social Security benefits at each of the ages listed below.

You have 20 balls that you can put in nine different age bins. The more likely you think it is that you will claim Social Security benefits at a given age, the more balls you should put in that age bin.

Use the (+) button to add balls to a bin and use the (-) button to remove balls from a bin

[PROMPT RESPONDENT TO ALLOCATE ALL 20 BALLS INTO A BIN, IF THEY FAIL TO DO SO]
[CREATE NINE BINS: 61 OR EARLIER, 62, 63, 64, 65, 66, 67, 68, 69 OR LATER].

[CREATE NINE VARIABLES FOR THE NUMBER OF BALLS IN EACH BIN].

[ASK IF RETIRED==0 (NOT RETIRED)]

Q.1.34: [PDF_RET_AGE] Subjective Probability Distribution of Own Retirement Age

Earlier you answered that you plan to retire at age [RET_AGE]. In this question, we ask you to think about the chances that you might retire at each of the ages listed below.

You have 20 balls that you can put in nine different age bins. The more likely you think it is that you will retire at a given age, the more balls you should put in that age bin.

Use the (+) button to add balls to a bin and use the (-) button to remove balls from a bin

[SHOW 9 AGE CATEGORIES CENTERED AROUND [RET_AGE]. THE LOWEST AGE LISTED MUST BE AS HIGH AS THE RESPONDENT'S CURRENT AGE. SO THE AGE OF THE LOWEST AGE-BIN IS GIVEN BY:

BIN_MIN = MAX(PPAGE, RET_AGE-4)

THE AGE FOR THE SECOND AGE-BIN IS: BIN_MIN+1, ..., AND THE AGE FOR THE HIGHEST AGE-BIN IS BIN_MIN+8]

[PROMPT RESPONDENT TO ALLOCATE ALL 20 BALLS INTO A BIN, IF THEY FAIL TO DO SO]

[PLEASE SAVE BIN_MIN, AND CREATE NINE VARIABLES FOR THE NUMBER OF BALLS IN EACH BIN].

[ASK IF RETIRED==1 AND SS_STATUS==1 AND MARRIED=1 AND (RETIRED_S==0 OR SS_STATUS_S==2)]

Q.1.35: [BINBALL_EXPLAIN_S] Explanation of Bins and Balls Format to Married Respondents Who Did Not See Q.1.31

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==0 ([SPOUSE] NOT RECEIVING BENEFITS AND NOT RETIRED)]

In the next few questions, we ask you to think about your [SPOUSE]'s future decisions about retiring and claiming Social Security benefits. Even though people aren't completely sure about the future, they still have an idea of the chances that their [SPOUSE] will retire at a certain age or claim Social Security benefits at a certain age.

To help you answer these questions about your [SPOUSE]'s future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that your [SPOUSE] will retire at a certain age or claim benefits at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==1 ([SPOUSE] NOT RECEIVING BENEFITS AND RETIRED)]

In the next question, we ask you to think about your [SPOUSE]'s future decisions about claiming Social Security benefits. Even though people aren't completely sure about the future, they still have an idea of the chances that their [SPOUSE] will claim Social Security benefits at a certain age.

To help you answer this question about your [SPOUSE]'s future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that your [SPOUSE] will claim Social Security benefits at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF SS_STATUS_S==1 AND RETIRED_S==0 ([SPOUSE] RECEIVING BENEFITS AND NOT RETIRED)]

In the next question, we ask you to think about your [SPOUSE]'s future decisions about retiring. Even though people aren't completely sure about the future, they still have an idea of the chances that their [SPOUSE] will retire at a certain age.

To help you answer this question about your [SPOUSE]'s future plans, we will show you 20 balls that you can put in nine different age bins. The more likely you think it is that your [SPOUSE] will retire at a certain age, the more balls you should put in that age bin. To see how this works, an example is shown on the next screen.

[SHOW IF RETIRED==1 AND SS_STATUS==1 AND MARRIED=1 AND (RETIRED_S==0 OR SS_STATUS_S==2)]

Q.1.36: [BINBALL_EXAMPLE_S] Example about using the Bins and Balls format for Respondents who did not see Q.1.32

This is an example that shows what we think the temperature will be in Boston at noon tomorrow. We don't know for sure how hot or cold it will get, but we have some guesses. The more likely we think that it will be a given temperature, the more balls we put in that bin.

[SHOW IF XBINBALL==1]

We are sure that the temperature will not reach 40 °F (or higher) or drop to 24 °F (or lower) at noon, so we don't put any balls in those bins. We think that there is a 20 percent chance (4 out of 20) that it will be 25-29 °F, so we put 4 out of 20 balls in that bin. We think that there is a 50 percent chance (10 out of 20) that it will be 30-34 °F, so we put 10 out of 20 balls in that bin. We think that there is a 30 percent chance (6 out of 20) that it will be 35-39 °F, so we put 6 out of 20 balls in that bin.

[SHOW IF XBINBALL==2]

We are sure that the temperature will not reach 60 °F (or higher) at noon, so we don't put any balls in that bin. We think that there is a 25 percent chance (5 out of 20) that it will be 35-39 °F, so we put 5 out of 20 balls in that bin. We think that there is a 15 percent chance (3 out of 20) that it will be 30-34 °F, so we put 3 out of 20 balls in that bin. We think that there is a 10 percent chance (2 out of 20) that the temperature will fall in each of the remaining bins, so we put 2 balls in each of the remaining bins.

[ASK IF MARRIED==1 AND SS_STATUS_S==2 ([SPOUSE] NOT RECEIVING BENEFITS)]

Q.1.37: [PDF_CLAIM_AGE_S] Subjective Distribution of Spousal Claim Age

You answered before that you think your [SPOUSE] plans to claim Social Security benefits at age [CLAIM_AGE_S]. In this question, we ask you to think about the chances that your [SPOUSE] might claim Social Security benefits at each of the ages listed below.

As before, you have 20 balls that you can put in nine different age bins. The more likely you think it is that your [SPOUSE] will claim Social Security benefits at a given age, the more balls you should put in that age bin.

Use the (+) button to add balls to a bin and use the (-) button to remove balls from a bin

[PROMPT RESPONDENT TO ALLOCATE ALL 20 BALLS INTO A BIN, IF THEY FAIL TO DO SO]

[PLEASE CREATE NINE VARIABLES FOR THE NUMBER OF BALLS IN EACH BIN].

[ASK IF MARRIED==1 AND RETIRED_S==0 ([SPOUSE] NOT RETIRED)]

Q.1.38: [PDF_RET_AGE_S] Subjective Distribution of Spousal Retirement Age

You answered before that you think your [SPOUSE] plans to retire at age [RET_AGE_S]. In this question, we ask you to think about the chances that your [SPOUSE] might retire at each of the ages listed below.

As before, you have 20 balls that you can put in nine different age bins. The more likely you think it is that your [SPOUSE] will retire at a given age, the more balls you should put in that age bin.

Use the (+) button to add balls to a bin and use the (-) button to remove balls from a bin

SHOW 9 AGE CATEGORIES CENTERED AROUND [RET_AGE_S]. THE LOWEST AGE LISTED MUST BE AS HIGH AS THE RESPONDENT'S [SPOUSE]'S CURRENT AGE.

SO THE AGE OF THE LOWEST AGE-BIN IS GIVEN BY:

BIN_MIN_S = MAX(AGE_S, RET_AGE_S-4)

THE AGE FOR THE SECOND AGE-BIN IS: BIN_MIN_S+1, ..., AND THE AGE FOR THE HIGHEST AGE-BIN IS BIN_MIN_S+8.

[PROMPT RESPONDENT TO ALLOCATE ALL 20 BALLS INTO A BIN, IF THEY FAIL TO DO SO]

[SAVE BIN_MIN_S, AND CREATE NINE VARIABLES FOR THE NUMBER OF BALLS IN EACH BIN].

Section 2: Perceived Total and Marginal Social Security Benefits

Q.2.1: [BEN_LEVEL] Social Security Benefits Level

[SHOW IF SS_STATUS==1 (RECEIVING BENEFITS)]

Approximately how much are your monthly Social Security benefits?

Even if you do not know exactly, please give your best guess.

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household).

\$ _____ per month.

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

How much do you expect your monthly Social Security benefits to be if you start collecting Social Security at age [CLAIM_AGE]?

Even if you do not know exactly, please give your best guess.

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$_____ per month.

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

How much do you expect your monthly Social Security benefits to be if you stop working for pay at age [RET_AGE] and start collecting Social Security at age [CLAIM_AGE]?

Even if you do not know exactly, please give your best guess.

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$_____ per month.

[FOR ALL RESPONDENTS: CREATE A NEW VARIABLE BEN_ORIG = BEN_LEVEL]

[ASK IF BEN_LEVEL=MISSING OR BEN_LEVEL==0]

Q.2.2: [BEN_LEVEL2] Benefits Level Follow-up A

We understand this is a hard question to answer. We would really like to have your best guess, even if this guess is not exactly right.

[SHOW IF SS_STATUS==1 (RECEIVING BENEFITS)]

As your best guess, how much are your monthly Social Security benefits?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household).

\$_____ per month.

[IF BEN_LEVEL2≠MISSING, SET BEN_LEVEL=BEN_LEVEL2]

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

As your best guess, how much do you expect your monthly Social Security benefits to be if you start collecting Social Security at age [CLAIM_AGE]?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$_____ per month.

[IF BEN_LEVEL2≠MISSING, SET BEN_LEVEL=BEN_LEVEL2]

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

As your best guess, how much do you expect your monthly Social Security benefits to be if you stop working for pay at age [RET_AGE] and start collecting Social Security at age [CLAIM_AGE]?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$_____ per month.

[IF BEN_LEVEL2≠MISSING, SET BEN_LEVEL=BEN_LEVEL2]

[ASK IF BEN_LEVEL>3500]

Q.2.3: [BEN_LEVEL3] Benefits Level Follow-up B

Social Security benefits are never higher than \$3500 per month.

[SHOW IF SS_STATUS==1 (RECEIVING BENEFITS)]

Given that monthly benefits are less than \$3500, how much are your monthly Social Security benefits?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household).

\$_____ per month.

[IF BEN_LEVEL3≠MISSING, SET BEN_LEVEL=BEN_LEVEL3]

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Given that monthly benefits are less than \$3500, how much do you expect your monthly Social Security benefits to be if you start collecting Social Security at age [CLAIM_AGE]?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$ _____ per month.

[IF BEN_LEVEL3≠MISSING, SET BEN_LEVEL=BEN_LEVEL3]

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Given that monthly benefits are less than \$3500, how much do you expect your monthly Social Security benefits to be if you stop working for pay at age [RET_AGE] and start collecting Social Security at age [CLAIM_AGE]?

(As before, please report any Social Security benefits paid to you yourself, not benefits paid to any other member in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when you collect benefits).

\$ _____ per month.

[IF BEN_LEVEL3≠MISSING, SET BEN_LEVEL=BEN_LEVEL3]

[SHOW IF BEN_LEVEL=MISSING]

[IF BEN_LEVEL=MISSING, SET BEN_LEVEL=1000]

Q.2.4: [BEN_DEFAULT] Benefits Level Follow-up C

[SHOW IF SS_STATUS==1 (RECEIVING BENEFITS)]

Please assume for the remainder of the survey that your Social Security benefits are \$1000 per month.

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Please assume for the remainder of the survey that if you start collecting Social Security at age [CLAIM_AGE], your Social Security benefits will be \$1000 per month.

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Please assume for the remainder of the survey that if you stop working for pay at age [RET_AGE] and start collecting Social Security at age [CLAIM_AGE], your Social Security benefits will be \$1000 per month.

[SHOW IF BEN_LEVEL>3500]

[IF BEN_LEVEL>3500, SET BEN_LEVEL=3500]

Q.2.5: [BEN_MAX] Benefits Level Follow-up D

[SHOW IF SS_STATUS==1 (RECEIVING BENEFITS)]

Please assume for the remainder of the survey that your Social Security benefits are \$3500 per month.

[SHOW IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Please assume for the remainder of the survey that if you start collecting Social Security at age [CLAIM_AGE], your Social Security benefits will be \$3500 per month.

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Please assume for the remainder of the survey that if you stop working for pay at age [RET_AGE] and start collecting Social Security at age [CLAIM_AGE], your Social Security benefits will be \$3500 per month.

[SHOW IF MARRIED==1 AND SS_STATUS_S≠3]

Q.2.6: [BEN_LEVEL_S] Expected Spouse's Social Security Benefits Level

[SHOW IF SS_STATUS_S==1 (RECEIVING BENEFITS)]

Approximately how much are your [SPOUSE]'s monthly Social Security benefits?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household).

\$ _____ per month.

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

How much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

How much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] stops working for pay at age [RET_AGE_S] and starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[FOR ALL RESPONDENTS: CREATE A NEW VARIABLE BEN_ORIG_S = BEN_LEVEL_S]

[ASK IF (BEN_LEVEL_S=MISSING OR BEN_LEVEL_S==0) AND MARRIED==1 AND SS_STATUS_S#3]

Q.2.7: [BEN_LEVEL2_S] Spouse Benefits Level Follow-up A

We understand this is a hard question to answer. We would really like to have your best guess, even if this guess is not exactly right.

[SHOW IF SS_STATUS_S==1 (RECEIVING BENEFITS)]

As your best guess, approximately how much are your [SPOUSE]'s monthly Social Security benefits?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household).

\$ _____ per month.

[IF BEN_LEVEL2_S#MISSING, SET BEN_LEVEL_S=BEN_LEVEL2_S]

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

As your best guess, how much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[IF BEN_LEVEL2_S#MISSING, SET BEN_LEVEL_S=BEN_LEVEL2_S]

[SHOW IF SS_STATUS_S==2 AND RETIRED_S==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

As your best guess, how much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] stops working for pay at age [RET_AGE_S] and starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[IF BEN_LEVEL2_S#MISSING, SET BEN_LEVEL_S=BEN_LEVEL2_S]

[ASK IF BEN_LEVEL_S>3500 AND MARRIED==1 AND SS_STATUS_S#3]

Q.2.8: [BEN_LEVEL3_S] Spouse Benefits Level Follow-up B

Social Security benefits are never higher than \$3500 per month.

[SHOW IF SS_STATUS_S==1 (RECEIVING BENEFITS)]

Given that monthly benefits are less than \$3500, how much are your [SPOUSE]'s monthly Social Security benefits?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household).

\$ _____ per month.

[IF BEN_LEVEL3_S#MISSING, SET BEN_LEVEL_S=BEN_LEVEL3_S]

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Given that monthly benefits are less than \$3500, how much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[IF BEN_LEVEL3_S≠MISSING, SET BEN_LEVEL_S=BEN_LEVEL3_S]

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Given that monthly benefits are less than \$3500, how much do you expect your [SPOUSE]'s monthly Social Security benefits to be if your [SPOUSE] stops working for pay at age [RET_AGE_S] and starts collecting benefits at age [CLAIM_AGE_S]?

Even if you do not know exactly, please give your best guess.

(Please report any Social Security benefits paid to your [SPOUSE], not benefits paid to you or other members in your household. Also, please give your answer in today's dollars, and ignore any inflation that may occur between today and when your [SPOUSE] collects benefits).

\$ _____ per month.

[IF BEN_LEVEL3_S≠MISSING, SET BEN_LEVEL_S=BEN_LEVEL3_S]

[SHOW IF (BEN_LEVEL_S=MISSING OR BEN_LEVEL_S=0) AND MARRIED=1 AND SS_STATUS_S≠3]

[IF BEN_LEVEL_S=MISSING, SET BEN_LEVEL_S=1000]

Q.2.9: [BEN_DEFAULT_S] Spouse Benefits Level Follow-up C

[SHOW IF SS_STATUS_S=1 (RECEIVING BENEFITS)]

Please assume for the remainder of the survey that your [SPOUSE]'s Social Security benefits are \$1000 per month.

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Please assume for the remainder of the survey that if your [SPOUSE] starts collecting Social Security at age [CLAIM_AGE_S], [SP_HISHER] Social Security benefits will be \$1000 per month.

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Please assume for the remainder of the survey that if your [SPOUSE] stops working for pay at age [RET_AGE_S] and starts collecting Social Security at age [CLAIM_AGE_S], [SP_HISHER] Social Security benefits will be \$1000 per month.

[SHOW IF BEN_LEVEL_S>3500 AND MARRIED=1 AND SS_STATUS_S≠3]

[IF BEN_LEVEL_S>3500, SET BEN_LEVEL_S=3500]

Q.2.10: [BEN_MAX_S] Spouse Benefits Level Follow-up D

[SHOW IF SS_STATUS_S=1 (RECEIVING BENEFITS)]

Please assume for the remainder of the survey that your [SPOUSE]'s Social Security benefits are \$3500 per month.

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

Please assume for the remainder of the survey that if your [SPOUSE] starts collecting Social Security at age [CLAIM_AGE_S], [SP_HISHER] Social Security benefits will be \$3500 per month.

[SHOW IF SS_STATUS_S=2 AND RETIRED_S=0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

Please assume for the remainder of the survey that if your [SPOUSE] stops working for pay at age [RET_AGE_S] and starts collecting Social Security at age [CLAIM_AGE_S], [SP_HISHER] Social Security benefits will be \$3500 per month.

Section 3: Extensive-Margin Incentives

[IF RET_AGE == 0, SKIP TO NEXT SECTION (SINCE RET_AGE=0 MEANS THE PERSON NEVER WORKED)]

[IF SKIPDIS==1, SKIP TO NEXT SECTION (SINCE SKIPDIS==1 MEANS THE PERSON RECEIVES DISABILITY BENEFITS)]

[ASK IF RET_AGE ≠ MISSING AND CLAIM_AGE ≠ MISSING AND SKIPDIS ≠ 1]]

Q.3.1: [EXT_INCENT_MC] Extensive-margin incentives, multiple choice

[SHOW IF SS_STATUS==1 AND RETIRED==0 (RECEIVING BENEFITS, NOT RETIRED)]

You answered before that you have not yet stopped working for pay, that your Social Security benefits are \$[BEN_LEVEL] per month, and that you started collecting benefits at age [CLAIM_AGE].

Suppose you had stopped working for pay at age [CLAIM_AGE - xRET_CHG], and started collecting benefits as you did, at age [CLAIM_AGE]. As your best guess, what would happen to your current Social Security benefits?

[SHOW IF SS_STATUS==1 AND RETIRED==1 (RECEIVING BENEFITS, ALREADY RETIRED)]

You answered before that you stopped working for pay at age [RET_AGE], that your Social Security benefits are \$[BEN_LEVEL] per month, and that you started collecting benefits at age [CLAIM_AGE].

Suppose you had stopped working for pay [IF xRET_CHG==1, INSERT: one year; IF xRET_CHG==2, INSERT: two years; IF xRET_CHG==5, INSERT: five years] earlier, at age [RET_AGE - xRET_CHG], and started collecting benefits as you did, at age [CLAIM_AGE]. As your best guess, what would happen to your current Social Security benefits?

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

You answered before that you expect your Social Security benefits to be \$[BEN_LEVEL] per month if you stop working for pay at age [RET_AGE] and start collecting benefits at age [CLAIM_AGE].

Suppose you stop working for pay [IF xRET_CHG==1, INSERT: one year; IF xRET_CHG==2, INSERT: two years; IF xRET_CHG==5, INSERT: five years] earlier, at age [RET_AGE - xRET_CHG], and start collecting benefits as planned, at age [CLAIM_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==2 AND RETIRED==1 (RETIRED, BUT NOT RECEIVING BENEFITS)]

You answered before that you stopped working for pay at age [RET_AGE] and that you expect your Social Security benefits to be \$[BEN_LEVEL] per month if you start collecting benefits at age [CLAIM_AGE].

Suppose you had stopped working for pay [IF xRET_CHG==1, INSERT: one year; IF xRET_CHG==2, INSERT: two years; IF xRET_CHG==5, INSERT: five years] earlier, at age [RET_AGE - xRET_CHG], and start collecting benefits as planned, at age [CLAIM_AGE]. As your best guess, what would happen to your Social Security benefits?

[ASK FOR ALL RESPONDENTS TO Q3.1:]

My Social Security benefits would still be \$[BEN_LEVEL] per month.....1
My Social Security benefits would be higher than \$[BEN_LEVEL] per month.....2
My Social Security benefits would be lower than \$[BEN_LEVEL] per month.....3

[ASK IF (EXT_INCENT_MC==2 OR EXT_INCENT_MC==3) AND RET_AGE ≠ MISSING AND CLAIM_AGE ≠ MISSING]

Q.3.2: [EXT_INCENT_AMT] Extensive-margin incentive, new amount of benefit

What would be the new amount of your Social Security benefits?

My best guess is that the new amount of my Social Security benefits would be \$ _____ per month.

[ASK IF EXT_INCENT_AMT < BEN_LEVEL AND EXT_INCENT_MC==2 AND RET_AGE ≠ MISSING AND CLAIM_AGE ≠ MISSING]

Q.3.2A: [EXT_INCENT2_AMT] Follow-up, Extensive-margin incentive, new amount of benefit

You just answered that the new amount of your Social Security benefits would be [EXT_INCENT_AMT] per month. Did you mean that the new benefit level would be [EXT_INCENT_AMT] higher, so that the new benefit level would be \$[BEN_LEVEL] + \$[EXT_INCENT_AMT] = \$[BEN_LEVEL + EXT_INCENT_AMT]?

Yes, that is what I meant. The new benefit level would be \$[BEN_LEVEL + EXT_INCENT_AMT] per month.....1
No, I meant that the new benefit level would be \$[EXT_INCENT_AMT] per month.....2

[ASK IF EXT_INCENT_AMT<0.5*BEN_LEVEL AND BEN_LEVEL>=100 AND EXT_INCENT_MC==3 AND RET_AGE ≠ MISSING AND CLAIM_AGE ≠ MISSING]

Q.3.2B: [EXT_INCENT3_AMT] Follow-up, Extensive-margin incentive, new amount of benefit

You just answered that the new amount of your Social Security benefits would be [EXT_INCENT_AMT] per month. Did you mean that the new benefit level would be [EXT_INCENT_AMT] lower, so that the new benefit level would be \$[BEN_LEVEL] - \$[EXT_INCENT_AMT] = \$[BEN_LEVEL - EXT_INCENT_AMT]?

Yes, that is what I meant. The new benefit level would be \$[BEN_LEVEL - EXT_INCENT_AMT] per month.....1
No, I meant that the new benefit level would be \$[EXT_INCENT_AMT] per month 2

[Ask if EXT_INCENT_MC==3]

Q.3.3: [INCENT_WK_LNG] Incentives To Work Longer

[ASK IF SS_STATUS==1 AND RETIRED==0 (RECEIVING BENEFITS, NOT RETIRED)]

You answered before that you think that your benefits would be lower if you had stopped working for pay at age [CLAIM_AGE -xRET_CHG]. If you had stopped working earlier, you would also have paid into Social Security for fewer years.

[ASK IF SS_STATUS==1 AND RETIRED==1 (RECEIVING BENEFITS, RETIRED)]

[SHOW IF xRET_CHG==1]

You answered before that you thought that your benefits would be lower if you had stopped working for pay one year earlier. If you had stopped working earlier, you would have also paid into Social Security for one fewer year.

[SHOW IF xRET_CHG==2]

You answered before that you thought that your benefits would be lower if you had stopped working for pay two years earlier. If you had stopped working earlier, you would also have paid into Social Security for two fewer years.

[SHOW IF xRET_CHG==5]

You answered before that you thought that your benefits would be lower if you had stopped working for pay five years earlier. If you had stopped working earlier, you would also have paid into Social Security for five fewer years.

[ASK IF SS_STATUS==2 AND RETIRED==0 (NOT RECEIVING BENEFITS, NOT RETIRED)]

[SHOW IF xRET_CHG==1]

You answered before that you think that your benefits will be lower if you stop working for pay one year earlier than you have planned. If you stop working earlier, you will also pay into Social Security for one fewer year.

[SHOW IF xRET_CHG==2]

You answered before that you think that your benefits will be lower if you stop working for pay two years earlier than you have planned. If you stop working earlier, you will also pay into Social Security for two fewer years.

[SHOW IF xRET_CHG==5]

You answered before that you think that your benefits will be lower if you stop working for pay five years earlier than you have planned. If you stop working earlier, you will also pay into Social Security for five fewer years.

[ASK IF SS_STATUS==2 AND RETIRED==1 (NOT RECEIVING BENEFITS, BUT RETIRED)]

[SHOW IF xRET_CHG==1]

You answered before that you think that your benefits would be lower if you had stopped working for pay one year earlier. If you had stopped working earlier, you would also have paid into Social Security for one fewer year.

[SHOW IF xRET_CHG==2]

You answered before that you think that your benefits would be lower if you had stopped working for pay two years earlier. If you had stopped working earlier, you would also have paid into Social Security for two fewer years.

[SHOW IF xRET_CHG==5]

You answered before that you think that your benefits would be lower if you had stopped working for pay five years earlier. If you had stopped working earlier, you would also have paid into Social Security for five fewer years.

[SHOW FOR ALL RESPONDENTS TO Q.3.3 WITH SS_STATUS==1 AND RETIRED==0]

Consider all the Social Security benefits you receive over your lifetime. Which of the following is true.

If I had stopped working at age [CLAIM_AGE -xRET_CHG], I would get...

a worse deal from Social Security; i.e., money saved by paying into Social Security for fewer years would be less than the cut to my Social Security benefits.....1

roughly the same deal from Social Security; i.e., money saved by paying into Social Security for fewer years would roughly equal the cut to my Social Security benefits.....2

a better deal from Social Security; i.e., money saved by paying into Social Security for fewer years would be greater than the cut to my Social Security benefits.....3

[SHOW FOR ALL RESPONDENTS TO Q.3.3 WITH RETIRED==1]

Consider all the Social Security benefits you receive over your lifetime. Which of the following is true.

If I had stopped working [xRET_CHG] year(s) earlier, I would get...

a worse deal from Social Security; i.e., money saved by paying into Social Security for fewer years would be less than the cut to my Social Security benefits.....1

roughly the same deal from Social Security; i.e., money saved by paying into Social Security for fewer years would roughly equal the cut to my Social Security benefits.....2

a better deal from Social Security; i.e., money saved by paying into Social Security for fewer years would be greater than the cut to my Social Security benefits.....3

[SHOW FOR ALL RESPONDENTS TO Q.3.3 WITH SS_STATUS==2 AND RETIRED==0]

Consider all the Social Security benefits you receive over your lifetime. Which of the following is true.

If I stop working [xRET_CHG] year(s) earlier, I will get...

a worse deal from Social Security; i.e., money saved by paying into Social Security for fewer years will be less than the cut to my Social Security benefits.....1

roughly the same deal from Social Security; i.e., money saved by paying into Social Security for fewer years will roughly equal the cut to my Social Security benefits.....2

a better deal from Social Security; i.e., money saved by paying into Social Security for fewer years will be greater than the cut to my Social Security benefits.....3

Section 4: Knowledge about Early-Retirement Penalty/Delayed Retirement Credit and about Earnings Test

[IF SKIPDIS==1, SKIP TO NEXT SECTION]

[ASK IF CLAIM_AGE ≠ MISSING]

[IF XCLM_CHG==1 , SET ALT_AGE=CLAIM_AGE+1]

[IF XCLM_CHG==1 , SET ALT_WHEN="ONE YEAR LATER"]

[IF XCLM_CHG==2 , SET ALT_AGE=CLAIM_AGE-1]

[IF XCLM_CHG==2 , SET ALT_WHEN="ONE YEAR EARLIER"]

[IF CLAIM_AGE ≤ 62 , SET ALT_AGE=CLAIM_AGE+1]

[IF CLAIM_AGE ≤ 62 , SET ALT_WHEN="ONE YEAR LATER"]

[IF CLAIM_AGE > 69 , SET ALT_AGE=CLAIM_AGE-1]

[IF CLAIM_AGE > 69 , SET ALT_WHEN="ONE YEAR EARLIER"]

Q.4.1: [AGEDEP_NY] Benefits sensitive to age of claiming?

[SHOW IF SS_STATUS==1 AND RETIRED==0 (RECEIVING BENEFITS, NOT RETIRED)]

You answered before that you have not yet stopped working for pay, that your Social Security benefits are \$[BEN_LEVEL] per month, and that you started collecting benefits at age [CLAIM_AGE].

Suppose you had started collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE], but stop working for pay as planned, at age [RET_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==1 AND RETIRED==1 AND RET_AGE ≠ 0 (RECEIVING BENEFITS, RETIRED)]

You answered before that you stopped working for pay at age [RET_AGE], that your Social Security benefits are \$[BEN_LEVEL] per month, and that you started collecting benefits at age [CLAIM_AGE].

Suppose you had started collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE], but stopped working for pay as you did, at age [RET_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==1 AND RETIRED==1 AND RET_AGE = 0 (RECEIVING BENEFITS, NEVER WORKED)]

You answered before that your Social Security benefits are \$[BEN_LEVEL] per month, and that you started collecting benefits at age [CLAIM_AGE].

Suppose you had started collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==2 AND RETIRED==0 (NOT YET RECEIVING BENEFITS, NOT RETIRED)]

You answered before that you expect your Social Security benefits to be \$[BEN_LEVEL] per month if you stop working for pay at age [RET_AGE] and start collecting benefits at age [CLAIM_AGE].

Suppose you start collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE], but stop working for pay as planned, at age [RET_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==2 AND RETIRED==1 AND RET_AGE ≠ 0 (NOT YET RECEIVING BENEFITS, BUT RETIRED)]

You answered before that you stopped working for pay at age [RET_AGE] and that you expect your Social Security benefits to be \$[BEN_LEVEL] per month if you start collecting benefits at age [CLAIM_AGE].

Suppose you start collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE], but stopped working for pay as you did, at age [RET_AGE]. As your best guess, what would happen to your Social Security benefits?

[SHOW IF SS_STATUS==2 AND RETIRED==1 AND RET_AGE = 0 (NOT YET RECEIVING BENEFITS, NEVER WORKED)]

You answered before that you expect your Social Security benefits to be \$[BEN_LEVEL] per month if you start collecting benefits at age [CLAIM_AGE].

Suppose you start collecting Social Security benefits [ALT_WHEN], at age [ALT_AGE]. As your best guess, what would happen to your Social Security benefits?

[ASK FOR ALL RESPONDENTS TO Q4.1:]

My Social Security benefits would still be \$[BEN_LEVEL] per month.....1
My Social Security benefits would be higher than \$[BEN_LEVEL] per month.....2
My Social Security benefits would be lower than \$[BEN_LEVEL] per month.....3

Q.4.2: [AGEDEP_RATE] Early retirement penalty / Delayed retirement credit

[ASK IF XDEP_V==1]

Consider a person who stops working for pay at age 62. Suppose this person would receive Social Security benefits of \$1000 per month if he or she started collecting benefits at age 62. We are interested to know what you think would happen to his/her Social Security benefits if he/she still stopped working for pay at age 62 but started collecting Social Security benefits at a different age. (Please ignore the effects of inflation.)

As my best guess, if the person

- started collecting benefits at age 62, the benefits would be \$ 1000 per month.
- started collecting benefits at age 66, the benefits would be \$ ____ per month.
- started collecting benefits at age 70, the benefits would be \$ ____ per month.
- started collecting benefits at age 74, the benefits would be \$ ____ per month.

[ASK IF XDEP_V==2]

Consider a person who stops working for pay at age 62. Suppose this person would receive Social Security benefits of \$1000 per month if he or she started collecting benefits at age 66. We are interested to know what you think would happen to his/her Social Security benefits if he/she still stopped working for pay at age 62 but started collecting Social Security benefits at a different age. (Please ignore the effects of inflation.)

As my best guess, if the person

.... started collecting benefits at age 62, the benefits would be \$ ____ per month.

.... started collecting benefits at age 66, the benefits would be \$ 1000 per month.

.... started collecting benefits at age 70, the benefits would be \$ ____ per month.

.... started collecting benefits at age 74, the benefits would be \$ ____ per month.

Q.4.3: [EARNTST_EXIST] Knowledge of existence of the earnings test

[SHOW IF PPAGE < 62 AND RETIRED==0]

Suppose that you stopped working at age 62 and also claimed Social Security benefits that year.

[SHOW IF PPAGE < 62 AND RETIRED==1]

Suppose that you claimed Social Security benefits at age 62.

[SHOW IF PPAGE ≥ 62 AND (RET_AGE > 62 OR RETIRED==0)]

Suppose that you had stopped working at age 62 and also claimed Social Security benefits that year.

[SHOW IF PPAGE ≥ 62 AND (RET_AGE ≤ 62 AND RETIRED==1)]

Suppose that you had claimed Social Security benefits at age 62.

[SHOW IF PPAGE ≤ XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

What would have happened to your Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] if, after retiring, you return to work for one year at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] earning \$20,000 that year.

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would stay exactly the same whether or not I work that year. 1

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would increase if I work that year. 2

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would decrease if I work that year. 3

[SHOW IF PPAGE > XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

What would have happened to your Social Security at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] if, after retiring, you return to work for one year at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] earning \$20,000 that year.

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would have stayed exactly the same whether or not I had worked that year. 1

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would have increased if I had worked that year.....2

My Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would have decreased if I had worked that year.....3

[SHOW IF EARNTST_EXIST == 1]

Q.4.4a: [EARNTST_THRESA] Earnings threshold of the earnings test, A

[SHOW IF PPAGE ≤ XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

You just indicated that you thought that your Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would stay the same if you earn \$20,000 in that year. Is there any amount of earnings at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] that would cause a reduction in your benefits?

[SHOW IF PPAGE > XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

You just indicated that you thought that your Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would have stayed the same if you had earned \$20,000 in that year. Is there any amount of earnings at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] that would have caused a reduction in your benefits?

[SHOW FOR ALL RESPONDENTS TO Q.4.4a:]

Yes, once a person earns more than roughly _____ dollars per year at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68], benefits start being reduced. 1

No, benefits are never reduced no matter how much a person earns at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68]. 2

[IF R CHECKS BOX (2), SET EARNTEST_THRESA=999999]

[SHOW IF EARNTEST_EXIST == 3]

Q.4.4b: [EARNTEST_THRESB] Earnings Threshold of the earnings test, B

[SHOW IF AGE ≤ XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

You just indicated that you thought that your Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would be reduced if you earn \$20,000 in that year. Is there any amount that you could earn at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] without having your benefits reduced?

[SHOW IF AGE > XEARNTST (IF XEARNTST=1, 64; IF XEARNTST=2, 68)]

You just indicated that you thought that your Social Security benefits at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] would have been reduced if you had earned \$20,000 in that year. Is there any amount that you could have earned at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] without having your benefits reduced?

[SHOW FOR ALL RESPONDENTS TO Q4.4B]

Yes, a person can earn roughly _____ dollars per year at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68] before benefits start being reduced. 1

No, benefits are always reduced if you have any earnings at age [IF XEARNTST=1, INSERT 64; IF XEARNTST=2, INSERT 68]. 2

[IF R CHECKS BOX (2), SET EARNTEST_THRESB=0]

[ASK IF EARNTEST_EXIST==3 OR (EARNTEST_EXIST==1 AND EARNTEST_THRESA<999999)]

Q.4.5: [EARNTEST_RETURN] Knowledge about whether the earnings test affects future social security benefits

Suppose that, after you started receiving Social Security benefits, you earned enough that, as a result, your Social Security benefits were reduced in that year. What would happen to your Social Security benefits in later years (assuming you don't work anymore at that point)?

My Social Security benefits in later years would not be affected. 1

My Social Security benefits in later years would be increased. 2

My Social Security benefits in later years would be reduced. 3

[ASK IF EARNTEST_RETURN==2]

Q.4.6: [EARNTEST_FAIR] Knowledge whether increase in future benefits is approximately fair

Would this increase in benefits over your lifetime make up for the lost benefits in the year that you worked?

The increase in benefits over my lifetime ...

... would roughly make up for the lost benefits during the year that I worked. 1

... would be more than what would be needed to make up for the lost benefits during the year that I worked. 2

... would be less than what would be needed to make up for the lost benefits during the year that I worked. 3

Section 5: Knowledge about the 35-Year Rule and Cost-of-Living Adjustment

Q.5.1: [RULE35_CHOICE, RULE35_AMOUNT] Knowledge of 35-year rule:

Consider a person who worked for 40 years and who claims Social Security based on his or her own earnings history. Which years of this person's earnings are taken into account when calculating the amount of his or her Social Security benefits?

Choose only one option and fill in the corresponding blank:

Based on the most recent years: 1

The amount of Social Security benefits is based on the average of the _____ most recent years of earnings (fill in a number).

Based on the highest years: 2

The amount of Social Security benefits is based on the average of the _____ highest years of earnings (fill in a number).

Based on earnings at particular ages: 3

The amount of Social Security benefits is based on the average earnings for the years when this person was between the age of 16 and ____ (fill in an age).

Based only on number of years with earnings but not on level of earnings: 4

The amount of Social Security benefits is based on the total number of years that this person had earnings of at least about \$2500 (in today's dollars) for years when this person was between the age of 16 and ____ (fill in an age).

Q.5.2: [COLA] Cost-of-living adjustment

How closely do you think Social Security benefits adjust with the overall cost of living, after a worker retires?

After a worker retires, Social Security benefits adjust ...

... not at all with the overall cost of living. 1

... somewhat with the overall cost of living. 2

... fully with the overall cost of living. 3

I don't know. 4

Section 6. Respondent Characteristics -- Information to Enable Us to Estimate the Actual Incentives that Individuals Face

Q.6.1: [WHOSE_RECORD] Type of Social Security benefits the person expects to claim

[SHOW IF SS_STATUS==1 (ALREADY RECEIVING BENEFITS)]

You answered before that your monthly Social Security benefits are \$[BEN_LEVEL].

[SHOW IF SS_STATUS==2 (NOT YET RECEIVING BENEFITS)]

You answered before that you expect your monthly Social Security benefits to be \$[BEN_LEVEL].

[SHOW FOR ALL RESPONDENTS TO Q.6.1]

On whose earnings record do you think your benefits are based? They are based ...

... only on my own earnings record.....1

... only on my current [SPOUSE]'s earnings record.....2

... only on my previous [SPOUSE]'s earnings record 3

... only on my late [SPOUSE]'s earnings record 4

... on both my own and my current [SPOUSE]'s earnings records

.....5

... on both my own and my previous [SPOUSE]'s earnings records

.....6

... on both my own and my late [SPOUSE]'s earnings records 7

[ASK IF MARRIED==1 AND SS_STATUS_S ≠ 3 AND BEN_LEVEL_S ≠ MISSING]

Q.6.2: [WHOSE_RECORD_S] Type of Social Security benefits Respondent's [SPOUSE] Expects to Claim

[SHOW IF SS_STATUS_S==1 (ALREADY RECEIVING BENEFITS)]

You answered before that your [SPOUSE]'s monthly Social Security benefits are \$[BEN_LEVEL_S].

[SHOW IF SS_STATUS_S==2 (NOT YET RECEIVING BENEFITS)]

You answered before that you expect your [SPOUSE]'s monthly Social Security benefits to be \$[BEN_LEVEL_S].

[SHOW FOR ALL RESPONDENTS TO Q.6.2]

On whose earnings record do you think that your [SPOUSE]'s benefits are based? They are based...

... only on [SP_HISHER] own earnings record... 1

... only on my earnings record 2

... on both [SP_HISHER] own and my earnings records... 3

[ASK IF RET_AGE ≠ 0 (SINCE RET_AGE==0 MEANS THE PERSON NEVER WORKED)]

Q.6.3: [PENSION_TYPE]

Now we'd like to ask you about pensions.

In some retirement plans, Type A, benefits are usually based on a formula involving age, years of service, and salary. Type A plans are often called "defined benefit" plans. In other plans, Type B, money is accumulated in an account for you. 401-K, 403-B, ESOP, SRA, thrift/savings, stock/profit sharing, and money purchase plans are all type B retirement plans. Type B plans are often called "defined contribution."

[SHOW IF RETIRED==0]

Do you have a pension at your current job or from a former job; and if so, what type of pension is it, Type A or Type B?

[SHOW IF RETIRED==1]

Do you or will you receive pension benefits from a former job; and if so, what type of pension is it, Type A or Type B?

[SHOW FOR ALL RESPONDENTS TO Q.6.3]

I have a Type A plan.....	1
I have a Type B plan.....	2
I have BOTH Type A and Type B plans	3
I have a pension, but I'm not sure what type it is	4
I don't have a pension.....	5

Section 7: Information to enable us to estimate how important Social Security wealth is for this person (or other features of Social Security rules) and Predictors of Retirement and/or Social Security Knowledge

Q.7.1: [SS_WORK] Planning to work after claiming benefits**[SHOW IF SS_STATUS==1 (ALREADY RECEIVING BENEFITS)]**

How likely do you think it is that you will decide to work for pay at least part-time sometime in the future?

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4

[SHOW IF SS_STATUS==2 (NOT YET RECEIVING BENEFITS)]

How likely do you think it is that you will decide to work for pay at least part-time after you have started collecting Social Security benefits?

Very likely	1
Likely	2
Unlikely	3
Very unlikely	4

Section 8: Converting flow benefits to expected PDV of benefits (and vice versa)

[CREATE A NEW VARIABLE LIV_AGE]

[IF PPAGE ≤ 65, SET LIV_AGE=75]

[IF 66 ≤ PPAGE ≤ 70, SET LIV_AGE=80]

[IF 71 ≤ PPAGE ≤ 80, SET LIV_AGE=85]

[IF 81 ≤ PPAGE ≤ 90, SET LIV_AGE=95]

[IF 91 ≤ PPAGE , SET LIV_AGE=105]

Q.8.1a: [PROB_LIVE] Expected Longevity

For the next questions, please answer on a scale of 0 to 100, where "0" means that you think there is absolutely no chance it will happen, and "100" means that you think it is absolutely sure to happen.

As your best guess, what is the percent chance that you will live to be [LIV_AGE] or more?

[GIVE A SCALE OF 0-100 WITH 0 MARKED "ABSOLUTELY NO CHANCE" AND 100 MARKED "ABSOLUTELY CERTAIN"]

[ASK IF MARRIED==1]**[CREATE A NEW VARIABLE LIV_AGE_S]**

[IF AGE_S ≤ 65 , SET LIV_AGE_S=75]

[IF 66 ≤ AGE_S ≤ 70 , SET LIV_AGE_S=80]

[IF 71 ≤ AGE_S ≤ 80 , SET LIV_AGE_S=85]

[IF 81 ≤ AGE_S ≤ 90 , SET LIV_AGE_S=95]

[IF 91 ≤ AGE_S , SET LIV_AGE_S=105]

Q.8.1b: [PROB_LIVE_S] Expected Longevity Spouse

As your best guess, what is the percent chance that your [SPOUSE] will live to be [LIV_AGE_S] or more?

[GIVE A SCALE OF 0-100 WITH 0 MARKED “ABSOLUTELY NO CHANCE” AND 100 MARKED “ABSOLUTELY CERTAIN”]

Q.8.2: [PROB_LIV_IND] Expected Longevity of Typical American Individual of the Gender of the Respondent

[SHOW IF PPGENDER==1 (MALE RESPONDENT)]

Think of the typical 65-year old man. What is the percent chance that he will live to the age 90 or beyond?

[SHOW IF PPGENDER==2 (FEMALE RESPONDENT)]

Think of the typical 65-year old woman. What is the percent chance that she will live to the age of 90 or beyond?

[GIVE A SCALE OF 0-100 WITH 0 MARKED “ABSOLUTELY NO CHANCE” AND 100 MARKED “ABSOLUTELY CERTAIN”]

Q.8.3: [PROB_LIV_CPL] Expected Longevity of Typical American Couple

Think of a typical couple in which both spouses are 65 years old. What is the percent chance that at least one spouse will live to age 90 or beyond?

[GIVE A SCALE OF 0-100 WITH 0 MARKED “ABSOLUTELY NO CHANCE” AND 100 MARKED “ABSOLUTELY CERTAIN”]

Q.8.4: [RECALL_B] Recall Receiving the Brochure

After we gave a survey on Social Security in 2008, several participants asked for more information about Social Security rules. About a year ago (in February of 2009), we sent the following informational brochure to a number of Knowledge Network panelists.



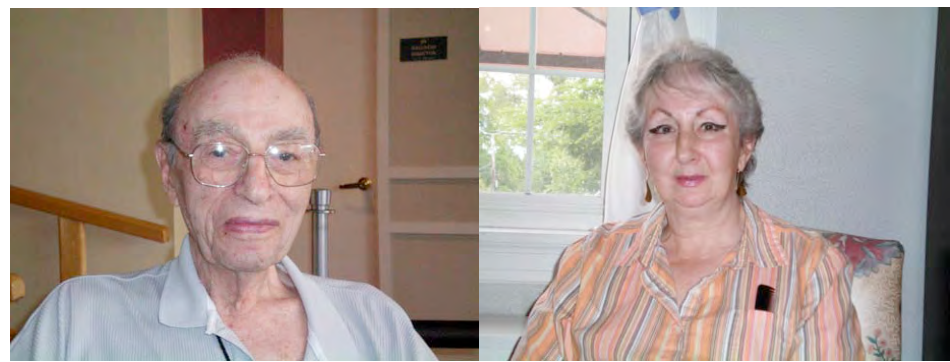
Do you remember receiving this informational brochure about Social Security rules in the mail?

Yes 1
No.....2

Q.8.5: [RECALL_M] Recall Receiving the Online Module

About a year ago (in February/March of 2009), we invited a number of Knowledge Networks panelists to participate in an online module that provided additional information about Social Security rules, and which was tailored to each person’s individual situation.

To help you remember this survey from the many other surveys you have taken, the online module contained stories about the experiences of two retirees, 91-year old Leon and 66-year-old Elena:



At the very end of the online module, we provided the links to various websites from organizations that give out helpful information about Social Security.

Do you remember taking part in this online module about Social Security rules?

Yes... 1
No.....2

Section 9 – Standard Close

[INSERT THE KN STANDARD CLOSE HERE (THIS QUESTION IS AN OPEN-ENDED QUESTION THAT KNOWLEDGE NETWORKS ASKS AT THE END OF EACH SURVEY AND IN WHICH RESPONDENTS CAN MAKE ANY COMMENT ABOUT THE SURVEY THEY HAVE JUST TAKEN)]