

Well Being 137

IF CALCULATED AGE = empty THEN

| [Questions IN002 to birthyear are displayed as a table]

| **IN002 BIRTH DATE HEADER**

| What is your birth date?

| **birthmonth BIRTH MONTH**

| Month

| 1 January

| 2 February

| 3 March

| 4 April

| 5 May

| 6 June

| 7 July

| 8 August

| 9 September

| 10 October

| 11 November

| 12 December

| **birthday BIRTH DAY**

| Day

| 1 01

| 2 02

| 3 03

| 4 04

| 5 05

| 6 06

| 7 07

| 8 08

| 9 09

| 10 10

| 11 11

| 12 12

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|

| **birthyear** BIRTH YEAR

| Year

| 11 1911

| 12 1912

| 13 1913

| 14 1914

| 15 1915

| 16 1916

| 17 1917

| 18 1918

| 19 1919

| 20 1920

| 21 1921

| 22 1922

| 23 1923

| 24 1924

| 25 1925

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| 60 1960
| 61 1961
| 62 1962
| 63 1963
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| 66 1966
| 67 1967
| 68 1968
| 69 1969
| 70 1970
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| 72 1972
| 73 1973
| 74 1974
| 75 1975
| 76 1976
| 77 1977
| 78 1978
| 79 1979
| 80 1980
| 81 1981
| 82 1982
| 83 1983
| 84 1984
| 85 1985
| 86 1986
| 87 1987
| 88 1988
| 89 1989
| 90 1990
| 91 1991
| 92 1992
| 93 1993
| 94 1994
| 95 1995
| 96 1996
| 97 1997
| 98 1998
| 99 1999
|

ENDIF

S4 married

Are you married?

1 Yes

2 No

S7a currently receive Social Security benefits

Do you currently receive Social Security benefits?

1 Yes

2 No

```
IF currently receive Social Security benefits = No THEN
|
| S6a ever be eligible to receive benefits from Social Security
| Based on how the Social Security system works today, do you think you will you ever be eligible to
| receive benefits from Social Security?
| 1 Yes
| 2 No
|
| ENDIF
```

```
IF currently receive Social Security benefits = Yes or ( currently receive Social Security
benefits = No and ever be eligible to receive benefits from Social Security = Yes ) THEN
```

```
|
| IF married = Yes THEN
||
|| S7b spouse currently receive Social Security benefits
|| Does your spouse currently receive Social Security benefits?
|| 1 Yes
|| 2 No
||
|| IF spouse currently receive Social Security benefits = No THEN
|||
||| S6b spouse ever be eligible to receive Social Security benefits
||| Based on how the Social Security system works today, do you think your spouse will ever be
||| eligible to receive Social Security benefits?
||| 1 Yes
||| 2 No
|||
||| ENDIF
||
|| ENDIF
|
```

```
| S8a current employment status
| Which of the following best describes your employment status? Are you currently...?
| 1 Employed full-time
| 2 Not currently employed, and not looking for work
| 3 Not currently employed, but looking for work
| 4 Employed part-time
| 5 Retired
|
```

```
| IF current employment status = Retired THEN
||
|| S8c retired work status
|| You mentioned that you are retired, but are you...?
|| 1 Not working at all
|| 2 Working part-time
|| 3 Working full-time
||
|| ENDIF
|
```

```
| IF married = Yes THEN
||
|| S8b spouse employment status
|| Which of the following best describes your spouse's employment status? Is your spouse
```

- || currently...?
- || 1 Employed full-time
- || 2 Not currently employed, and not looking for work
- || 3 Not currently employed, but looking for work
- || 4 Employed part-time
- || 5 Retired

|| IF spouse employment status = Retired THEN

- || **S9c** spouse retired work status
- || You mentioned that your spouse is retired, but is he or she...?
- || 1 Not working at all
- || 2 Working part-time
- || 3 Working full-time

|| ENDIF

|| ENDIF

| **retirement_intro** retirement intro

| Now we have a few questions about retirement.

| **Q1** how well prepared financially for retirement

| How well prepared financially are you for retirement? Please give yourself a grade from A to F, where A means you are very well prepared and F means not prepared at all.

- | 5 A very well prepared
- | 4 B
- | 3 C
- | 2 D
- | 1 F Not prepared at all

| [The following questions are displayed as a table]

| **Q2_intro** how knowledgeable about financial issues intro

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

| **Q2a** How inflation will affect your retirement income

| How inflation will affect your retirement income

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

| **Q2b** How much you will need to have saved to retire comfortably

| How much you will need to have saved to retire comfortably

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

| **Q2c** How the Social Security system works

| How the Social Security system works

- | 1 Very

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

| **Q2d** How long you might live in retirement

| How long you might live in retirement

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

| [End of table display]

| **Q3** what you believe Social Security should provide to Americans like you during retirement

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

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

| [The following questions are displayed as a table]

| **Q4_intro** aspects intro

| Below is a list of aspects of the Social Security system. For each one do you feel you are very, somewhat, not too, or not at all knowledgeable about that aspect.

| **Q4a** How Social Security retirement benefits are calculated

| How Social Security retirement benefits are calculated

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

| **Q4b** The eligibility age for full Social Security retirement benefits

| The eligibility age for full Social Security retirement benefits

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

| **Q4c** How working after you claim Social Security benefits could affect the benefit received

| How working after you claim Social Security benefits could affect the benefit received

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

| IF married = Yes THEN

|| **Q4d** How your decision about when to claim Social Security retirement benefits can affect your spousal benefit
|| How your decision about when to claim Social Security retirement benefits can affect your
|| spousal benefit

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

||
| ENDIF

| **Q4e** How Social Security retirement benefits change based on the age you choose to claim them
| How Social Security retirement benefits change based on the age you choose to claim them

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

| **Q4f** How much your monthly Social Security retirement benefits will be
| How much your monthly Social Security retirement benefits will be

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

| IF married = Yes and spouse currently receive Social Security benefits = No THEN

||
|| **Q4g** How much your spouse's monthly Social Security benefits will be
|| How much your spouse's monthly Social Security benefits will be

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

||
| ENDIF

| IF married = Yes THEN

||
|| **Q4h** How your spouse's decision about when to claim Social Security benefits may affect the amount of benefits
you will receive

|| How your spouse's decision about when to claim Social Security benefits may affect the amount
|| of benefits you will receive

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

||
| ENDIF

| [End of table display]

| **Q5** provide you with the level of benefits you are supposed to get under current law in the future
| How confident are you that the Social Security system will be able to provide you with the level
| of benefits you are supposed to get under current law in the future?

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

|

```
| IF currently receive Social Security benefits <> Yes THEN
||
|| Q6a percent chance you will receive the level of Social Security retirement benefits that people of your age and
earnings history are supposed to get unde
|| Please answer the next question using a scale of "0" to "100", where "0" means you think there
|| is absolutely no chance it will happen and "100" means that you think it is absolutely certain
|| to happen. What is the percent chance that you will receive the level of Social Security
|| retirement benefits that people of your age and earnings history are supposed to get under
|| current law? Your best guess is OK.
|| 1 Under 25%
|| 2 25% to 49%
|| 3 50% to 74%
|| 4 75% to 100%
||
| ENDIF
|
| IF CALCULATED AGE < 80 THEN
||
|| Q6b percent chance live to 90
|| What do you think is the percent chance that you will live to age 90? Your best guess is OK.
|| 1 Under 25%
|| 2 25% to 49%
|| 3 50% to 74%
|| 4 75% to 100%
||
| ENDIF
|
| IF currently receive Social Security benefits = Yes THEN
||
|| Q7b retirement benefits you are currently receiving from Social Security
|| On a 1 to 5 scale, where "1" means totally inadequate, and "5" means highly adequate for a good
|| standard of living, how would you rate the retirement benefits you are currently receiving from
|| Social Security?
|| 1 1 (Totally inadequate)
|| 2 2
|| 3 3
|| 4 4
|| 5 5 (Highly adequate)
||
| ELSE
||
|| Q7a retirement benefits you expect to receive from Social Security
|| On a 1 to 5 scale, where "1" means totally inadequate, and "5" means highly adequate for a good
|| standard of living, how would you rate the retirement benefits you expect to receive from Social
|| Security?
|| 1 1 (Totally inadequate)
|| 2 2
|| 3 3
|| 4 4
|| 5 5 (Highly adequate)
||
| ENDIF
|
| IF retirement benefits you expect to receive from Social Security = 1 (Totally inadequate)
```


| (Totally inadequate) or retirement benefits you expect to receive from Social Security = 2 or
| retirement benefits you expect to receive from Social Security = 3 or retirement benefits you
| are currently receiving from Social Security = 1 or retirement benefits you are currently
| receiving from Social Security = 2 or retirement benefits you are currently receiving from Social
| Security = 3 THEN

- ||
- || **Q8** steps
- || What steps, if any, have you taken in response to your belief that your Social Security benefit
|| might not be adequate to maintain a good living standard?
- || 1 Have other savings and investments: personal savings, mutual funds, rental property, stocks, annuity, insurance
- || 2 Have a 401(k) or defined contribution
- || 3 Have an IRA
- || 4 Retirement Account/Plan
- || 5 Pay off debt, spend less, live within means, be more frugal, downsize
- || 6 Will continue to work in retirement, will work part-time found better paying job, I work and pay into S.S.
- || 7 Planned for retirement, not relying on S.S. only
- || 8 Applied/Applying for disability, I'm disabled
- || 9 Pay attention to what is happening in Congress regarding S.S., contacted/written my Congress person/Senator
- || 10 Sought professional advice: Lawyer, AARP, FNCL Advisor
- || 11 Talked to Social Security
- || 12 Other
- || 13 None, I have not taken any steps

||

| ENDIF

| IF Other in steps THEN

- ||
- || **Q8_other** other steps
- || Please explain what other step you have taken.
- || String

||

| ENDIF

| **literacy_intro** literacy intro

| Please answer the next set of questions to the best of your ability. It is OK to guess.

- | **Q9** how a worker's Social Security benefits are calculated
- | Which of the following best describes how a worker's Social Security benefits are calculated?
- | 1 They are based on how long the person worked and his or her pay during the last five years
- | 2 They are based on the average of a person's highest 35 years of earnings
- | 3 They are based on the Social Security taxes paid and the interest on those taxes
- | 4 They are based on people's income tax bracket when they claim benefits

| [The following questions are displayed as a table]

| **Q10_intro** true/false statements intro

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

| **Q10a** If people are not eligible for Social Security because they did not work for pay, they could still receive
benefits if their spouse qualifies for Soci

| If people are not eligible for Social Security because they did not work for pay, they could still
receive benefits if their spouse qualifies for Social Security benefits.

- | 1 True
- | 2 False

| **Q10b** No matter how old people are when claiming benefits, their monthly Social Security benefit check is always the same

| No matter how old people are when claiming benefits, their monthly Social Security benefit check is always the same

- | 1 True
- | 2 False

| **Q10c** After retirement, Social Security benefits are adjusted for inflation

| After retirement, Social Security benefits are adjusted for inflation

- | 1 True
- | 2 False

| **Q10d** People have to claim Social Security benefits as soon as they stop working completely

| People have to claim Social Security benefits as soon as they stop working completely

- | 1 True
- | 2 False

| **Q10e** If retirees have income above a certain level from work or investments while receiving Social Security benefits, their monthly benefit will be taxed

| If retirees have income above a certain level from work or investments while receiving Social Security benefits, their monthly benefit will be taxed

- | 1 True
- | 2 False

| [End of table display]

| **Q10_2** automatically deducted

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

- | 1 Medicare Part B premium
- | 2 Premium for Medigap policies
- | 3 Income taxes

| **Q11** true false confidence

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

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

| **Q12** most working people who pay Social Security taxes can get Social Security disability benefits if they become disabled and are unable to work

| To the best of your knowledge, is it true that most working people who pay Social Security taxes can get Social Security disability benefits if they become disabled and are unable to work?

- | 1 Yes/True
- | 2 No/False

| IF current employment status = Employed full-time or current employment status = Employed part-time THEN

| **Q13** disabled benefits

| If you were to become disabled and unable to work, about how much money per month do you think you would receive in Social Security disability benefits? Your best guess is OK.

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

| |
| ENDIF

| **Q14** children

| To the best of your knowledge, is it true that if a working person who pays Social Security taxes and has children under age 18, dies, his or her children get Social Security survivor benefits?

- | 1 Yes
- | 2 No

| **Q16a** working person

| To the best of your knowledge, is it true that if a working person who pays Social Security taxes, and is married, dies, his or her spouse can get survivor benefits from the Social Security system even if they have no children?

- | 1 Yes/True
- | 2 No/False

| IF (current employment status = Employed full-time or current employment status = Employed part-time) and married = Yes THEN

| | **Q16b** die spouse benefits

| | If you were to die, about how much money per month do you think your spouse would receive in Social Security survivor benefits, not including any benefits for children?

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

| |
| ENDIF

| **Q16c** how long benefits for surviving spouse paid out

| For how long do you think these benefits for the surviving spouse would be paid out? Do you think it would be...?

- | 1 Until the surviving spouse claimed Social Security retirement benefits
- | 2 Until the youngest child turned age 18
- | 3 Until the surviving spouse turned age 65
- | 4 For one year
- | 5 Until the surviving spouse dies, assuming the surviving spouse never remarries
- | 6 Until the surviving spouse dies, unless the surviving spouse remarried and could get a higher benefit based on the new spouse

| **extra** age eligible SS w/o reduction early retirement

| At what age will you be eligible to receive Social Security retirement benefits without a reduction for early retirement?

- | 1 61 or younger
- | 2 62
- | 3 63 or 64
- | 4 65
- | 5 66 or 67

```
| 6 68 or older
| 7 Never/Not eligible
| 8 Already eligible
| 9 Don't know
|
| Q17 age retire
| At what age [do you plan/did] you retire?
| 1 Under 62
| 2 62 to 64
| 3 65
| 4 66 to 67
| 5 68 or older
| 6 Don't work/Stay at home/Will not retire
| 7 Never
|
| IF married = Yes THEN
||
|| IF spouse employment status = Retired THEN
|||
||| Q18a age spouse retire
||| At what age did your spouse retire?
||| 1 Under 62
||| 2 62 to 64
||| 3 65
||| 4 66 to 67
||| 5 68 or older
||| 6 Don't work/Stay at home/Will not retire
||| 7 Never
|||
|| ELSE
|||
||| Q18b age spouse retire
||| To the best of your knowledge, at what age does your spouse plan to retire?
||| 1 Under 62
||| 2 62 to 64
||| 3 65
||| 4 66 to 67
||| 5 68 or older
||| 6 Don't work/Stay at home/Will not retire
||| 7 Never
|||
|| ENDIF
||
| ENDIF
|
| IF currently receive Social Security benefits <> Yes THEN
||
|| Q19a what age claim SS retirement benefits
|| At what age do you plan to claim your Social Security retirement benefits?
|| 1 Under 62
|| 2 62 to 64
|| 3 65
|| 4 66 to 67
```

```
|| 5 68 or older
|| 6 Never
||
| ELSE
||
|| Q19b age claim SS retirement benefits
|| At what age did you claim your Social Security retirement benefits?
|| 1 Under 62
|| 2 62 to 64
|| 3 65
|| 4 66 to 67
|| 5 68 or older
||
| ENDIF
|
| IF married = Yes THEN
||
|| IF spouse currently receive Social Security benefits <> Yes THEN
|||
||| Q19c age spouse plan claim SS retirement benefits
||| To the best of your knowledge, at what age does your spouse plan to claim his or her Social
||| Security retirement benefits?
||| 1 Under 62
||| 2 62 to 64
||| 3 65
||| 4 66 to 67
||| 5 68 or older
||| 6 Never
|||
|| ELSE
|||
||| Q19d age spouse claim SS retirement benefits
||| At what age did your spouse claim his or her Social Security retirement benefits?
||| 1 Under 62
||| 2 62 to 64
||| 3 65
||| 4 66 to 67
||| 5 68 or older
||| 6 Not receiving retirement benefits/Disability only
|||
|| ENDIF
| ENDIF
|
| IF currently receive Social Security benefits <> Yes and what age claim SS retirement benefits
| >= Under 62 and what age claim SS retirement benefits <= 68 or older THEN
||
|| Q20a money per month
|| When you claim your Social Security benefits at age [what age claim SS retirement benefits],
|| about how much money do you think you will receive per month? Your best guess is OK.
|| 1 Less than $500
|| 2 $500 to $999
|| 3 $1,000 to $1,499
|| 4 $1,500 to $1,999
```

|| 5 \$2,000 or more

||

| ENDIF

|

| IF currently receive Social Security benefits <> Yes THEN

||

|| **Q21a** waited two more years money per month

|| If you waited two more years before you claimed your Social Security benefits, about how much money do you think you would receive per month? Your best guess is OK.

|| 1 Less than \$500

|| 2 \$500 to \$999

|| 3 \$1,000 to \$1,499

|| 4 \$1,500 to \$1,999

|| 5 \$2,000 or more

||

| ENDIF

|

| IF married = Yes and spouse currently receive Social Security benefits <> Yes and age spouse plan claim SS retirement benefits >= Under 62 and age spouse plan claim SS retirement benefits <= 68 or older THEN

||

|| **Q22a** spouse money per month

|| When your spouse claims his or her Social Security benefits at age [age spouse plan claim SS retirement benefits], about how much money do you think he or she will receive per month? Your best guess is OK.

|| 1 Less than \$500

|| 2 \$500 to \$999

|| 3 \$1,000 to \$1,499

|| 4 \$1,500 to \$1,999

|| 5 \$2,000 or more

||

|| IF spouse money per month = empty THEN

|||

||| **Q22b** spouse above or below \$1000 per month

||| If you had to estimate, would the amount your spouse expects to receive per month be above or below \$1,000?

||| 1 Less than \$500

||| 2 \$500 to less than \$1,000

||| 3 \$1,000 to less than \$2,000

||| 4 \$2,000 or more

|||

||| ENDIF

||

| ENDIF

|

| [The following questions are displayed as a table]

|

| **Q23_intro** trust intro

| How much do you trust each of the following people or organizations to provide you with useful information about preparing for retirement? Would you say that you trust very much, somewhat, not too much, or not at all?

|

| **Q23a** Banks and investment companies

| Banks and investment companies

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

| **Q23b** Financial advisors

| Financial advisors

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

| **Q23c** The Social Security Administration

| The Social Security Administration

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

| **Q23d** Non-profit organizations

| Non-profit organizations

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

| **Q23e** The media

| The media

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

| [End of table display]

| [The following questions are displayed as a table]

| **Q24_intro** educate intro

| How important is it for the Social Security Administration to educate Americans about...?

| **Q24a** How the Social Security system works

| How the Social Security system works

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

| **Q24b** How to prepare financially for retirement

| How to prepare financially for retirement

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

| [End of table display]

| [The following questions are displayed as a table]

| **Q25_intro** valuable intro

| Next, we are going to show you some of the types of information that the Social Security Administration could make available. For each, please tell us if you think it would be extremely, very, somewhat, or not at all valuable to you.

| **Q25a** Calculators and worksheets that show how much people should have saved for a financially secure retirement

| Calculators and worksheets that show how much people should have saved for a financially secure retirement

| 1 Extremely

| 2 Very

| 3 Somewhat

| 4 Not at all

| **Q25b** Calculators and worksheets to help people decide how much they can spend once they retire

| Calculators and worksheets to help people decide how much they can spend once they retire

| 1 Extremely

| 2 Very

| 3 Somewhat

| 4 Not at all

| **Q25c** Information on Social Security disability benefits

| Information on Social Security disability benefits

| 1 Extremely

| 2 Very

| 3 Somewhat

| 4 Not at all

| IF married = Yes THEN

| | **Q25d** Information on Social Security survivor benefits for surviving spouses and children

| | Information on Social Security survivor benefits for surviving spouses and children

| | 1 Extremely

| | 2 Very

| | 3 Somewhat

| | 4 Not at all

| | ENDIF

| **Q25e** Estimates of how much people will receive from Social Security if they claim at different ages

| Estimates of how much people will receive from Social Security if they claim at different ages

| 1 Extremely

| 2 Very

| 3 Somewhat

| 4 Not at all

| **Q25f** A list of reputable organizations that can help you learn more about saving and investing

| A list of reputable organizations that can help you learn more about saving and investing

| 1 Extremely

| 2 Very

| 3 Somewhat

| 4 Not at all

| **Q25g** Information to help you figure out the best age for you to claim Social Security benefits
| Information to help you figure out the best age for you to claim Social Security benefits

- | 1 Extremely
- | 2 Very
- | 3 Somewhat
- | 4 Not at all

| **Q25h** Information about the financial health of the Social Security system
| Information about the financial health of the Social Security system

- | 1 Extremely
- | 2 Very
- | 3 Somewhat
- | 4 Not at all

| [End of table display]

| **Q26** educate one topic

| If the Social Security Administration could educate Americans on only one topic pertaining to
| preparing financially for retirement, what topic should be selected?

- | 1 Help with retirement/financial planning, financial advice, how to prepare, educate on saving for retirement, saving early
- | 2 Calculating how much money needs to be saved for retirement, how much is needed in order to retire or to live comfortably, how much month/per check to save
- | 3 Savings and investment vehicles: 401 (k), IRA, Banking
- | 4 Amount a person will receive, where to find out how much he will receive
- | 5 Estimate for how much people will receive from Social Security if they claim at different ages, how old to receive full benefits
- | 6 What's the best age to claim Social Security, how to maximize benefits
- | 7 Educate how the Social security system works: How to apply, eligibility
- | 8 Social Security should not be the primary income: It's a supplement, it may decrease or not be solvent in the future, don't depend on S.S.
- | 9 How to calculate amount a person will receive according to income, years working
- | 10 How to figure out the cost of living after retirement, what it will cost to live month to month given each person's circumstances
- | 11 How Social Security is using their funds, how much is in the fund, will I get what is promised, accounting of what's being borrowed or loaned
- | 12 Health benefits
- | 13 How to figure inflation into retirement
- | 14 Educate about disability benefits
- | 15 Live within your means, pay off debt, spend wisely
- | 16 Other

| IF Other in educate one topic THEN

|| **Q26_other** educate one topic other

|| What is the other topic about which the Social Security Administration could educate Americans?

|| String

| ENDIF

| [The following questions are displayed as a table]

| **Q27_intro** educational information intro

| If the Social Security Administration wanted to provide you with educational information, what are

| the best ways for them to make that information available to you?

| **Q27a** By mail

| By mail

| 1 Yes

| 2 No

| **Q27b** By email

| By email

| 1 Yes

| 2 No

| **Q27c** By text messaging or through social networking websites

| By text messaging or through social networking websites

| 1 Yes

| 2 No

| **Q27d** On the Social Security website

| On the Social Security website

| 1 Yes

| 2 No

| **Q27e** On other websites related to financial education

| On other websites related to financial education

| 1 Yes

| 2 No

| **Q27f** Through public service announcements in the media

| Through public service announcements in the media

| 1 Yes

| 2 No

| **Q27g** In local seminars and meetings

| In local seminars and meetings

| 1 Yes

| 2 No

| **Q27h** Making materials available at your place of worship

| Making materials available at your place of worship

| 1 Yes

| 2 No

| **Q27i** Through software or video games

| Through software or video games

| 1 Yes

| 2 No

| [End of table display]

| [The following questions are displayed as a table]

| **Q28_intro** past 6 months intro

| In the past 6 months, have you...?

| **Q28a** Visited a Social Security office

| Visited a Social Security office

| 1 Yes

| 2 No

| **Q28b** Made a phone call to Social Security

| Made a phone call to Social Security

| 1 Yes

| 2 No

| **Q28c** Visited the Social Security website

| Visited the Social Security website

| 1 Yes

| 2 No

| **Q28d** Received a Social Security statement through the mail

| Received a Social Security statement through the mail

| 1 Yes

| 2 No

| [End of table display]

| **Q28e** Used the Retirement Estimator calculator on the Social Security website

| In the past 6 months, have you used the Retirement Estimator calculator on the Social Security website?

| 1 Yes

| 2 No

| IF Used the Retirement Estimator calculator on the Social Security website = Yes THEN

|| **Q29** calculator main reason used

|| You checked that you used the Retirement Estimator calculator on the Social Security website.

|| What is the main reason you used it?

|| 1 Want to know amount/ Estimate amount

|| 2 Plan for the future/ Plan my retirement/ Try to budget for my future/Want to know how much money I need/What financial condition I'm in to retire

|| 3 Curiosity

|| 4 Want to know when eligible/ How to calculate the amount I get/Learn how amount is determined/ Want to better understand amount eligible for/ Help a friend or family member understand amount eligible for/ Help a friend or family member understand/determine their benefits

|| 5 Verify if past records have been accurate and match my own/ verify accuracy of statement

|| 6 Other

|| **Q29b** calculator how much receive

|| When you used the calculator, did you wind up computing how much you would receive in retirement benefits per month from Social Security?

|| 1 Yes

|| 2 No

|| **Q29c** calculator benefits

|| When you used the calculator, were the benefits it stated you would receive from Social Security...?

|| 1 Less than you expected or

|| 2 About what you expected

|| 3 More than you expected

||

|| **Q29d** calculator affect age
|| How did using the Social Security calculator affect the age at which you planned to claim
|| benefits? Did you..?
|| 1 Decide to claim earlier than you had planned
|| 2 Keep your plans the same
|| 3 Decide to claim later than you had planned
||
| ENDIF
|
| IF Received a Social Security statement through the mail = Yes THEN
||
|| **Q30** statement how carefully read
|| Thinking about the statement you received from Social Security, how carefully did you read it?
|| 1 Very carefully
|| 2 Somewhat carefully
|| 3 Not too carefully
|| 4 Not at all carefully
||
|| **Q31** statement helpful
|| How helpful was the statement in helping you understand more about Social Security and your
|| benefits?
|| 1 Very helpful
|| 2 Somewhat helpful
|| 3 Not too helpful
|| 4 Not at all helpful
||
|| **Q32** statement insert
|| Was there a one-page insert included in your statement?
|| 1 Yes
|| 2 No
|| 3 Don't know/Don't remember
||
| ENDIF
|
| IF statement insert = Yes THEN
||
|| **Q32b** insert informative
|| How informative was the one-page insert in helping you understand more about Social Security and
|| your benefits?
|| 1 Very informative
|| 2 Somewhat informative
|| 3 Not too informative
|| 4 Not at all informative
||
| ENDIF
|
| **Q33** how prefer to receive statement
| Once a year the Social Security Administration sends a statement to everyone who will be eligible
| to receive benefits. Would you prefer to receive your statement...?
| 1 By mail
| 2 Through the internet or email, or
| 3 No preference
|
| **Q34** apply for SS benefits prefer

| When it is time for you to consider applying for Social Security benefits, would you prefer...?

- | 1 Going to a Social Security office to claim benefits
- | 2 Claiming online on the Social Security website
- | 3 Filing a claim in another way
- | 4 No preference, all of the above

| **Q35** informed decisions

| In your opinion, what is the most important thing that the Social Security Administration should be doing to help Americans like you make informed decisions about retirement and claiming Social Security benefits?

- | 1 Be more proactive about getting information to people, getting out more general information, and keeping us informed
- | 2 Educate people on Social Security, how it works, what the program is, and what's available
- | 3 Send information by mail
- | 4 Ensure the money will be there, be available, and that they will stay solvent and keep the system around
- | 5 Use clear and concise language in statements, mailings, etc.
- | 6 Educate the public on how to save, how to plan for retirement, how to budget for the future because they rely solely on social security as an income
- | 7 Be honest, forthright, truthful, and transparent. Let people know what will be available, what's happening to our money, give accurate information
- | 8 They are doing a good job, they should keep doing what they're doing
- | 9 Continue sending statements
- | 10 Contact people as they're approaching retirement, before the maximum retirement age
- | 11 Be available for in person meetings, go to workplaces, become more accessible for questions and education
- | 12 Explain the application process for Social Security benefits
- | 13 Make information available on the website, and improve the usefulness of the website
- | 14 Make sure those who paid into the system get money back
- | 15 Public service announcements
- | 16 Do not give illegal immigrants, children of illegal immigrants, Social Security benefits
- | 17 Update the public on congress and political discussions about Social Security
- | 18 Other

| [The following questions are displayed as a table]

| **Q35_2_intro** information and worksheets intro

| Listed below are ways the Social Security Administration could provide information to working Americans in an effort to try to make more informed decisions about retirement, and how to use the Social Security system. Please indicate how helpful each of the following would be to you: (very helpful, somewhat helpful, not too helpful, not helpful at all)

| **Q35_2a** Provide written advice and materials on how to plan for retirement

| Provide written advice and materials on how to plan for retirement

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2b** Develop webinars, which people could watch whenever they wanted, about how to plan for retirement

| Develop webinars, which people could watch whenever they wanted, about how to plan for retirement

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2c** Develop webinars, which people could watch whenever they wanted, about how to apply for Social Security benefits

| Develop webinars, which people could watch whenever they wanted, about how to apply for Social Security benefits

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2d** Send worksheets to people when they turn age 60 to help them figure out how much they need to be able to afford to stop working or earn less money

| Send worksheets to people when they turn age 60 to help them figure out how much they need to be able to afford to stop working or earn less money

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2e** Provide more information to people contributing to the Social Security system about the financial solvency of the Social Security system and the amount

| Provide more information to people contributing to the Social Security system about the financial solvency of the Social Security system and the amount of money in the Social Security trust fund

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2f** Let people know how much they can expect to be deducted from their retirement Social Security retirement benefit to pay for Medicare premiums

| Let people know how much they can expect to be deducted from their retirement Social Security retirement benefit to pay for Medicare premiums

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2g** Provide a calculator and worksheet on the Social Security website to help people estimate, based on how much in assets they are likely to have and how

| Provide a calculator and worksheet on the Social Security website to help people estimate, based on how much in assets they are likely to have and how much they plan to earn from working, how much in taxes will be owed on their Social Security benefits after they start collecting benefits

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

| **Q35_2h** Develop public service announcements that television and radio stations could be encouraged to run at no cost, providing information on retirement planning issues

| Develop public service announcements that television and radio stations could be encouraged to run at no cost, providing information on retirement planning issues

- | 1 Very helpful
- | 2 Somewhat helpful
- | 3 Not too helpful
- | 4 Not helpful at all

|
| [End of table display]
| **D1** health
| Would you describe your health as...?
| 1 Excellent
| 2 Very good
| 3 Good
| 4 Fair
| 5 Poor
|
| **D9** breaks in employment
| Between when you first started working and now, about how many years, if any, have you not worked
| for pay? We are looking for any significant breaks in your employment. A rough estimate is OK.
| 1 None
| 2 1 to 2
| 3 3 to 5
| 4 6 to 9
| 5 10 or more
|
ENDIF

CS_001 HOW PLEASANT INTERVIEW

Could you tell us how interesting or uninteresting you found the questions in this interview?

- 1 Very interesting
- 2 Interesting
- 3 Neither interesting nor uninteresting
- 4 Uninteresting
- 5 Very uninteresting