Well Being 192

intro intro
In this survey, we will be asking questions to understand what you think about how Social Security works. Do not worry if you don't know the answers to every question. Please just respond with your best guess based on what you think might be true. Please do not use your browser's back button while working in this survey, as you may lose your most recent entries.

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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| 31 31
|
| **birthyear** BIRTH YEAR
| Year
| 11 1911
| 12 1912
| 13 1913
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| 93 1993
| 94 1994
| 95 1995
| 96 1996
| 97 1997

| 98 1998
| 99 1999
|
ENDIF

IF GENDER = empty THEN
|
| **gender** GENDER
| What is your gender?
| 1 Male
| 2 Female
|
ENDIF

IF pia est = empty THEN
|
| IF pia est = empty THEN
| |
| | **currentlyretired** currently retired
| | Are you currently retired?
| | 1 (YES) Yes
| | 2 (NO) No
| |
| | IF currently retired = (NO) No THEN
| | |
| | | **workforpay** work for pay
| | | Did you work for pay for more than 10 years?
| | | 1 (YES) Yes
| | | 2 (NO) No
| | |
| | | IF work for pay = (YES) Yes THEN
| | | |
| | | | **yearstartwork** year start work for pay
| | | | In what year did you first start to work for pay?
| | | | 1900 1900
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| | | |
| | | | IF year start work for pay < (BIRTH YEAR + 1900) + 1914 THEN
| | | | |
| | | | | **workedtoearly** start working before 14
| | | | | You indicated that you started working before you were 14 years old. For what follows, we
| | | | | will just assume that pay from age 14 on counts. If you believe you made an error in

| | | | | entering the date you began working, you may go back and change it.
| | | | |
| | | | ENDIF
| | | |
| | | | **incomeintro** income intro
| | | | We would now like to ask you some more information about the period when you started working
| | | | for pay (in [year start work for pay]) up to now.
| | | |
| | | |
| | | | LOOP FROM 1 TO [number of question income cat] DO
| | | | ENDDO
| | | |
| | | | LOOP FROM 1 TO [number of question income cat] DO
| | | | |
| | | | | **incomenotworkq** income not work
| | | | | [income cat start year fill] - [income cat end year fill] Was there ever a time when you
| | | | | did not work in the [income cat start year fill] - [income cat end year fill] period?
| | | | | 1 (YES) Yes
| | | | | 2 (NO) No
| | | | |
| | | | | IF income not work = (YES) Yes THEN
| | | | | |
| | | | | | **incomenotworkhowlong** income not work months
| | | | | | [income cat start year fill] - [income cat end year fill] How many months in total do
| | | | | | you estimate not working for pay in the [income cat start year fill] - [income cat end
| | | | | | year fill] period?
| | | | | | Integer
| | | | | |
| | | | | ENDIF
| | | | |
| | | | | IF !(income cat fill amount 1 = and income cat fill amount 2 = and income cat
| | | | | fill amount 3 =) THEN
| | | | | |
| | | | | | **incomecat** income categories
| | | | | | [income cat start year fill] - [income cat end year fill] Could you please give us an
| | | | | | estimate of how much were you making on average per year in the [income cat start year
| | | | | | fill] - [income cat end year fill] period[fill for income cat question]?
| | | | | | 1 more than $[income cat fill amount 1]
| | | | | | 2 between $[income cat fill amount 2] and $[income cat fill amount 1]
| | | | | | 3 between $[income cat fill amount 3] and $[income cat fill amount 2]
| | | | | | 4 less than $[income cat fill amount 3]
| | | | | |
| | | | | ENDIF
| | | | |
| | | | | LOOP FROM [income cat start year fill] TO [income cat end year fill] DO
| | | | | ENDDO
| | | | |
| | | | ENDDO
| | | |
| | | | **showpia1** show pia
| | | |

| | | | String
| | | |
| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| ENDIF
|
ENDIF

IF CURRENT LIVING SITUATION = empty THEN
|
| **currentlivingsituation** CURRENT LIVING SITUATION
| Could you tell us what your current living situation is?
| 1 Married or living with a partner
| 2 Separated
| 3 Divorced
| 4 Widowed
| 5 Never married
|
ENDIF

ET1 true regarding ss benefits
Which of the following is true regarding your Social Security benefits?
1 While I do not currently receive Social Security **retirement** benefits, I will be eligible to do so in the future
2 I am currently receiving Social Security **retirement** benefits
3 I am currently receiving Social Security **disability** benefits
4 I will **not be eligible** to claim Social Security benefits

IF (true regarding ss benefits = I am currently receiving Social Security **retirement**
benefits and CALCULATED AGE < 62) THEN
|
| **ET1_error** We see that you responded that you are currently receiving Social Security benefits, but you do
not qualify for Social Security benefits based on...
| We see that you responded that you are currently receiving Social Security benefits, but you do
| not qualify for Social Security benefits based on your age. Please return to the last question.
|
ENDIF

IF true regarding ss benefits = I will **not be eligible** to claim Social Security benefits THEN
|
| IF CURRENT LIVING SITUATION = Married or living with a partner or CURRENT LIVING SITUATION
=
| Divorced or CURRENT LIVING SITUATION = Widowed THEN
| |
| | **ET2** reminder spouse claim
| | As a reminder, many people can claim Social Security retirement benefits based on their
| | spouse's record. Might you claim Social Security benefits based on a spouse's record?
| | 1 (YES) Yes
| | 2 (NO) No

| |
| |
| ENDIF
|
| IF reminder spouse claim = (NO) No or !(CURRENT LIVING SITUATION = Married or living with a
| partner or CURRENT LIVING SITUATION = Divorced or CURRENT LIVING SITUATION = Widowed)
THEN
| |
| | [The following questions are displayed as a table]
| |
| | **ET3** why not eligible
| | Why won't you be eligible to claim Social Security benefits? (Please select the answer that
| | is the best fit for your situation)
| | 1 I will be claiming Social Security Disability benefits
| | 2 I will not have worked at a qualifying job for long enough
| | 3 I am a local or state government employee with a pension plan that is not covered by Social Security
| | 4 I am not a US citizen and do not plan on living in the United States upon my retirement
| | 5 I expect Social Security to "run out" before I am eligible for benefits
| | 6 Other (please specify):
| |
| | **ET3_other** other
| | String
| |
| | [End of table display]
| | IF why not eligible = I expect Social Security to "run out" before I am eligible for
| | benefits THEN
| | |
| | | **ET3e** ss will not run out
| | | For the purposes of this survey, please assume that Social Security will not "run out"
| | | before you become eligible.
| | |
| | ENDIF
| |
| ENDIF
|
ENDIF

IF true regarding ss benefits = I am currently receiving Social Security **retirement** benefits THEN
|
| **ET4** source of benefit
| At the time that you claimed Social Security benefits, what was the source of your benefit?
| [CHECK ALL THAT APPLY]
| 1 My own work
| 2 My current or former spouse's work
| 3 Survivor's benefit
| 4 Disabled worker's benefit
|
| IF !(Disabled worker's benefit in source of benefit AND cardinal(source of benefit) = My own
| work) AND !(true regarding ss benefits = I will **not be eligible** to claim Social Security
| benefits) AND !(why not eligible = I expect Social Security to "run out" before I am
| eligible for benefits) THEN

| |
| | **ET5_slider** age claim ss benefits
| | At what age did you claim Social Security benefits? Please indicate your answer by adjusting the slider.
| | String
| |
| | IF age claim ss benefits years > CALCULATED AGE THEN
| | |
| | | **ET6** why not already claimed or incorrect benefit claiming age
| | | The age you entered is older than your current age; however, in a previous question you told
| | | us that you had already claimed. Please let us know whether you have not already claimed or
| | | entered an incorrect benefit claiming age.
| | | 1 I entered an incorrect claiming age
| | | 2 I haven't yet claimed Social Security retirement benefits
| | |
| | |
| | ENDIF
| |
| ENDIF
|
ELSEIF true regarding ss benefits = While I do not currently receive Social Security
| **retirement** benefits, I will be eligible to do so in the future THEN
|
| **ET7** source of benefit
| At the time that you claim Social Security benefits, what will be the source of your benefit?
| [CHECK ALL THAT APPLY]
| 1 My own work
| 2 My current or former spouse's work
| 3 Survivor's benefit
| 4 Disabled worker's benefit
|
| IF !(Disabled worker's benefit in source of benefit AND cardinal(source of benefit) = My own
| work) AND !(true regarding ss benefits = I will **not be eligible** to claim Social Security
| benefits) AND !(why not eligible = I expect Social Security to "run out" before I am
| eligible for benefits) THEN
| |
| | **ET8_slider** age plan to claim ss benefits
| | At what age do you plan to claim Social Security benefits? Please indicate your answer by
| | adjusting the slider.
| | String
| |
| | IF age plan to claim ss benefits years < CALCULATED AGE THEN
| | |
| | | **ET9** why already claimed or incorrect benefit claiming age
| | | The age you entered is younger than your current age; however, in a previous question you told
| | | us that you had not yet claimed. Please let us know whether you have already claimed or
| | | entered an incorrect benefit claiming age.
| | | 1 I entered an incorrect claiming age
| | | 2 I have already claimed Social Security retirement benefits
| | |
| | |
| | ENDIF

| |
| ENDIF
|
ENDIF

IF !(true regarding ss benefits = I am currently receiving Social Security **disability** benefits) AND !(true regarding ss benefits = I will **not be eligible** to claim Social Security benefits) AND !(why not eligible = I expect Social Security to "run out" before I am eligible for benefits) THEN
|
| LOOP FROM 1 TO 9 DO
| ENDDO
|
| IF CALCULATED AGE < 63 THEN
| |
| | [The following questions are displayed as a table]
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||

|| [End of table display]
| ELSEIF CALCULATED AGE = 63 THEN

||

|| [The following questions are displayed as a table]

||

|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If

|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]
| ELSEIF CALCULATED AGE = 64 THEN
||
|| [The following questions are displayed as a table]

||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String

||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]
| ELSEIF CALCULATED AGE = 65 THEN
||
|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]
| ELSEIF CALCULATED AGE = 66 THEN
||
|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other

|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||

|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||

|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]
| ELSEIF CALCULATED AGE = 67 THEN
||
|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70

|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]
| ELSEIF CALCULATED AGE = 68 THEN
||
|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other

|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
|| At each of the following ages, about how much do you expect to earn from working each year? If
|| you are not sure, enter your best guess. [Don't include income from any sources other than
|| working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. /]
|| String
||
|| [End of table display]

| ELSEIF CALCULATED AGE = 69 THEN
||
|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String

| |
| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String
| |
| | [End of table display]
| ELSEIF CALCULATED AGE = 70 THEN
| |
| | [The following questions are displayed as a table]
| |
| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String
| |
| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String
| |
| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_actual** earnings actual 1-->62, ..., 9-->70
| | At each of the following ages, about how much did you earn from working each year? Please
| | include only your own earnings from work. Don't include income from any sources other
| | than working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. If you did not work for pay at one or more of the
| | ages shown, please enter 0.
| | String

| |

| | **ET10_estimated** earnings estimated 1-->62, ..., 9-->70
| | At each of the following ages, about how much do you expect to earn from working each year? If
| | you are not sure, enter your best guess. [Don't include income from any sources other than
| | working, such as investment income, Social Security or pension benefits, or alimony. Also
| | exclude income earned outside of the US. /]
| | String

| |

| | [End of table display]
| ELSEIF CALCULATED AGE > 70 THEN
| |

|| [The following questions are displayed as a table]
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70

|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| **ET10_actual** earnings actual 1-->62, ..., 9-->70
|| At each of the following ages, about how much did you earn from working each year? Please
|| include only your own earnings from work. Don't include income from any sources other
|| than working, such as investment income, Social Security or pension benefits, or alimony. Also
|| exclude income earned outside of the US. If you did not work for pay at one or more of the
|| ages shown, please enter 0.
|| String
||
|| [End of table display]
| ENDIF
|
ENDIF

section2_intro intro
We are going to give you some information about an imaginary worker named Joe. We'll tell you a
little bit about him and then ask you some questions. Please answer these questions to the best of
your ability. For these questions, please note the following: Social Security defines the "full
retirement age" as age [] This is the age at which someone can claim full (unreduced) benefits.

ET11 joe 61-62
Suppose that Joe worked full-time for 40 years. His salary kept pace with inflation over the years,
so while he was age 61, he earned $50,000 that year. On Joes' 62nd birthday, he stopped
working and claimed his Social Security retirement benefit. His benefit is $1,000 per month during
his 62nd year. For purposes of this question, please assume there is no more inflation after he
retires, and thus there are no cost-of-living adjustments to his Social Security benefits.
Therefore, if Joe did not work after 62, his Social Security benefit would be $1,000 per month for
as long as he lived.

ET12 joe 61-63
Now, suppose that on his 63rd birthday – one year after Joe first stopped working and claimed
Social Security benefits – Joe goes back to work part-time. In that year, he earns $20,000.
We now want to ask you some questions about how you think Joe's decision to go back to work
might affect his monthly Social Security benefit at different ages. Let's start with the year
Joe is age 63 and works part-time for $20,000. While he is working that year, what do you think
would happen to his Social Security benefits for that year?

1 []
2 []
3 []

IF (ET12_random = ^FL_ET12[1] and joe 61-63 = 1) or (ET12_random = 2 and joe 61-63 = ^FL_ET12[3]) THEN
|
| **ET13** any amount tJoe could earn during the year that he is 63 without reducing ss
| In the last question, you told us that Joe's benefits at age 63 would be reduced because he
| returned to work that year. Is there any amount that Joe could earn during the year that he is 63
| without reducing his Social Security benefits in that year?
| 1 Yes
| 2 No, the Social Security benefits he will be entitled to for that year will be reduced no matter how much he
earned that year.
|
| IF any amount tJoe could earn during the year that he is 63 without reducing ss = Yes THEN
||
|| **ET14** amount
|| You just told us that there is some amount that a person can earn without reducing the Social
|| Security benefits he is entitled to for that year. What is this amount? (Give us your best
|| guess, even if you don't know the exact amount)
|| Integer
||
| ENDIF
|
ELSEIF joe 61-63 = ^FL_ET12[2] THEN
|
| **ET15** any amount t Joe could earn during the year that he is 63 without reducing ss
| In the last question, you told us that Joe would get the same amount of benefits at age 63 even if
| he returned to work that year. Is there any amount he could earn that year that would reduce
| his benefits?
| 1 Yes, if he earned more than a certain amount, his benefits would be reduced.
| 2 No, Social Security benefits would not be withheld, no matter how much he earned while age 64.
|
| IF any amount t Joe could earn during the year that he is 63 without reducing ss = Yes, if he
| earned more than a certain amount, his benefits would be reduced. THEN
||
|| **ET16** amount
|| What do you think is the maximum he could earn without having his benefits reduced? (Give us
|| your best guess, even if you don't know the exact amount)
|| String
||
| ENDIF
|
ENDIF

ET17 joe 61-64
Now let's imagine that at the end of that year, right before his 64th birthday, Joe stops working
again and never again returns to work. Let's consider what happens to Joe's Social Security
benefits at age 64, right after he stopped working permanently, as a result of the fact that he went
back to work for one year while he was age 63.

1 []
2 []
3 []

ET18 joe 61-68
Now let's consider what would happen to Joe's Social Security benefits at age 68, several years after he stopped working permanently. We would like to know what you believe would happen to Joe's benefits as a result of the fact that he went back to work for a single year while he was age 63. Recall that age 68 is older than the Social Security full retirement age.
1 []
2 []
3 []

IF ((ET17_random = ^FL_ET17[^FL_ET18[1]] and joe 61-64 = ^FL_ET17[^FL_ET18[3]]) or (ET17_random = 2 and joe 61-64 = 1)) and ((ET18_random = 1 and joe 61-68 = 3) or (ET18_random = 2 and joe 61-68 = 1)) THEN
|
| **ET19** joe 65 68 comparison
| You answered that, as a result of his part-time work while he was age 63, Joe's Social Security
| benefit would grow to more than $1,000 at age 64 and also at age 68. We would now like to
| know how you think the Social Security benefit paid while he is age 68 compares to what he
| received at age 65. Based on what we have told you (and remembering that we are assuming there is
| no inflation and no cost-of-living increases), do you think that the Social Security benefit he is
| paid while age 68 would be:
| 1 **Less than** the benefit paid while he is age 65
| 2 The **same as** the benefit paid while he is age 65
| 3 **Greater than** the benefit paid while he is age 65
|
ENDIF

NOBACK
IF pia est != empty and true regarding ss benefits != I am currently receiving Social Security **disability** benefits and why not eligible != I will be claiming Social Security Disability benefits and why not eligible != I am not a US citizen and do not plan on living in the United States upon my retirement and why not eligible != Other (please specify): THEN
|
| IF claim age < FLAge_real THEN
| |
| | IF CALCULATED AGE < 62 THEN
| | |
| | | IF why not eligible = I expect Social Security to "run out" before I am eligible for
| | | benefits THEN
| | | |
| | | | **remember** remember
| | | | Now we are going to ask you some questions about what you think you might do in the future.
| | | | We will give you some assumptions about how work affects your benefits. Those assumptions
| | | | may change from question to question, so please read the question text carefully
| | | | Remember, for the purposes of this survey please assume that Social Security will not
| | | | "run out" before you become eligible for benefits.
| | | |

||| ENDIF
|||
||| IF joe 61-63 != ^FL_ET12[2] THEN
||||
|||| LOOP FROM 1 TO 9 DO
|||||
||||| ENDDO
||||
|||| [The following questions are displayed as a table]
||||
|||| **ET19_change** ET24a want to change
|||| At the beginning of this survey, you told us that you expect to claim Social Security
|||| benefits at age [age claim ss benefits years]. You also told us that you expect to have the
|||| following earnings from age 62 through 70:
|||| 1 (YES) Yes
|||| 2 (NO) No
||||
|||| [End of table display]
|||| IF ET24a want to change = (YES) Yes THEN
|||||
||||| [The following questions are displayed as a table]
|||||
||||| **ET19_slider** age claim ss benefits
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String
|||||
||||| **ET19_earnings** earnings estimated 1-->62, ..., 9-->70
||||| String

| | | | |
| | | | | [End of table display]
| | | | ENDIF
| | | |
| | | ENDIF
| | |
| | | IF joe 61-63 != ^FL_ET12[2] THEN
| | | |
| | | | LOOP FROM 1 TO 9 DO
| | | | |
| | | | ENDDO
| | | |
| | | ELSE
| | | |
| | | | LOOP FROM 1 TO 9 DO
| | | | |
| | | | ENDDO
| | | |
| | | ENDIF
| | |
| | | NOBACK
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **ET20_change** ET20 want to change
| | | [Now we are going to ask the same question again, with different assumptions. Please read the
| | | question carefully.] Earlier in this survey, you told us that you expect to claim Social
| | | Security benefits at age [age claim ss benefits years]. You also told us that you expect to
| | | have the following earnings from age 62 through 70:
| | | 1 (YES) Yes
| | | 2 (NO) No
| | |
| | | [End of table display]
| | | IF ET20 want to change = (YES) Yes THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **ET20_slider** age claim ss benefits
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String

| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **ET20_earnings** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | [End of table display]
| | | ENDIF
| | |
| | ENDIF
| |
| ENDIF
|
| NOBACK
| NOBACK
| IF CALCULATED AGE < 62 AND claim age <= FLAge_real THEN
| |
| | LOOP FROM 1 TO 9 DO
| | |
| | ENDDO
| |
| | [The following questions are displayed as a table]
| |
| | **F1a_change** frame 0 want to change
| | The "earnings test" we just described is applied to earnings before age [] It is important to
| | note, however, that these benefit reductions are not truly lost. Your Social Security benefit is
| | increased as of []to make up for benefits withheld due to earlier earnings. In the last
| | question, you told us that you expect to claim Social Security benefits at age [age claim ss
| | benefits years]. You also told us that you expect to have the following earnings from age 62
| | through 67:
| | 1 (YES) Yes
| | 2 (NO) No
| |
| | **F1a_intro_ask_end** frame want to change
| | With this new information, would you change your date of claiming and/or your actual or expected
| | earnings between ages 62 and 70?
| |
| | [End of table display]
| | IF frame 0 want to change = (YES) Yes THEN
| | |
| | | | [The following questions are displayed as a table]

| | |
| | | **F1a_intro** intro
| | | This slider shows the age at which you previously suggested you would claim your Social
| | | Security benefits. Now that you wish to claim at a different age, please use the slider to
| | | show the new age at which you would claim benefits.
| | |
| | | **F1a_slider** age claim ss benefits
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | **F1a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | String
| | |
| | | [End of table display]
| | ENDIF
| |
| | NOBACK
| | IF random number for frames = Frame 1: Annuity_Amount1 + Annuity_Amount2 THEN
| | |
| | | LOOP FROM 1 TO 9 DO
| | | |
| | | ENDDO
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **F3a_change** frame 3 want to change
| | | In the last question, you told us that you expect to claim Social Security benefits at age
| | | [age claim ss benefits years]. You also told us that you expect to have the following earnings

| | | from age 62 through 70:
| | | 1 (YES) Yes
| | | 2 (NO) No
| | |
| | | **F3a_intro_ask_end** intro
| | | Based on the expected earnings and claiming age you've provided, below you can see what the
| | | earnings test means for you. You see how much will be withheld each month on average and you
| | | see how much you can expect to get back each month between [65/66/67] and the end of your
| | | life. These numbers will be zero if the earnings test does not apply to you.
| | |
| | | **F3a_intro_ask_end2** frame want to change
| | | With this new information, would you change your date of claiming and/or your actual or
| | | expected earnings between ages 62 and 70?
| | |
| | | [End of table display]
| | | IF frame 3 want to change = (YES) Yes THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **F3a_intro** intro
| | | | This slider shows the age at which you previously suggested you would claim your Social
| | | | Security benefits. Now that you wish to claim at a different age, please use the slider to
| | | | show the new age at which you would claim benefits.
| | | |
| | | | **F3a_slider** age claim ss benefits
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |

| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_intro_end** intro
| | | | Based on the information shown above, would you change your date of claiming and/or your
| | | | expected earnings? If yes, please go ahead and change the amounts below:
| | | |
| | | | [End of table display]
| | | ENDIF
| | |
| | ELSEIF random number for frames = Frame 2: LumpSum_Amount1 + LumpSum_Amount2 THEN
| | |
| | | LOOP FROM 1 TO 9 DO
| | | |
| | | ENDDO
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **F2a_change** frame 2 want to change
| | | In the last question, you told us that you expect to claim Social Security benefits at age
| | | [age claim ss benefits years]. You also told us that you expect to have the following earnings
| | | from age 62 through 70:
| | | 1 (YES) Yes
| | | 2 (NO) No
| | |
| | | **F2a_intro_ask_end** intro
| | | Based on the expected earnings and claiming age you've provided, below you can see what the
| | | earnings test means for you. You see the total amount of money that will be withheld. You
| | | also see how much you can expect to get back in the form of higher benefits between [65/66/67]
| | | and the end of your life. These numbers will be zero if the earnings test does not apply to
| | | you.
| | |
| | | **F2a_intro_ask_end2** frame want to change
| | | With this new information, would you change your date of claiming and/or your actual or
| | | expected earnings between ages 62 and 70?
| | |
| | | [End of table display]
| | | IF frame 2 want to change = (YES) Yes THEN
| | | |
| | | | [The following questions are displayed as a table]
| | | |
| | | | **F2a_intro** intro
| | | | This slider shows the age at which you previously suggested you would claim your Social
| | | | Security benefits. Now that you wish to claim at a different age, please use the slider to
| | | | show the new age at which you would claim benefits.
| | | |
| | | | **F2a_slider** age claim ss benefits
| | | | String
| | | |
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String

||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
||||
| | | | **F2a_intro_end** intro
| | | | Based on the information shown above, would you change your date of claiming and/or your
| | | | expected earnings? If yes, please go ahead and change the amounts below:
||||
| | | | [End of table display]
| | | ENDIF
|||
| | ELSEIF random number for frames = Frame 3: Annuity_Amount1 + Annuity_Amount2 +
| | | LumpSum_Amount1 + LumpSum_Amount2 THEN
|||
| | | LOOP FROM 1 TO 9 DO
||||
| | | ENDDO
|||
| | | [The following questions are displayed as a table]
|||
| | | **F4a_change** frame 4 want to change
| | | In the last question, you told us that you expect to claim Social Security benefits at age
| | | [age claim ss benefits years]. You also told us that you expect to have the following earnings
| | | from age 62 through 70:
| | | 1 (YES) Yes
| | | 2 (NO) No
|||
| | | **F4a_intro_ask_end** intro
| | | Based on the expected earnings and claiming age you've provided, below you can see what the
| | | earnings test means for you. You see the total amount of money that will be withheld, as well

||| as the average amount that will be withheld each month. You also see how much you can expect
||| to get back in the form of higher benefits between [65/66/67] and the end of your life. These
||| numbers will be zero if the earnings test does not apply to you.
|||
||| **F4a_intro_ask_end2** frame want to change
||| With this new information, would you change your date of claiming and/or your actual or
||| expected earnings between ages 62 and 70?
|||
||| [End of table display]
||| IF frame 4 want to change = (YES) Yes THEN
||||
|||| [The following questions are displayed as a table]
||||
|||| **F4a_intro** intro
|||| Based on the expected earnings you've provided below you can see what the earnings test
|||| means for you if you claim at [] You see how much will be withheld due to working before [65
|||| 66/67] and you see how much you can expect to get back between [65/66/67] and the end of
|||| your life to make up for the benefits withheld due to returning to work. These numbers may
|||| be zero if you did not work (or do not expect to work) before [65/66/67].
||||
|||| **F4a_slider** age claim ss benefits
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_intro_end** intro

|||| Based on the information shown above, would you change your date of claiming and/or your
|||| expected earnings? If yes, please go ahead and change the amounts below:
||||
|||| [End of table display]
||| ENDIF
|||
|| ELSEIF random number for frames = Frame 4: Annuity_Amount1 + Annuity_Amount3 THEN
|||
||| LOOP FROM 1 TO 9 DO
||||
||| ENDDO
|||
|||| [The following questions are displayed as a table]
|||
||| **F3a_change** frame 3 want to change
||| In the last question, you told us that you expect to claim Social Security benefits at age
||| [age claim ss benefits years]. You also told us that you expect to have the following earnings
||| from age 62 through 70:
||| 1 (YES) Yes
||| 2 (NO) No
|||
||| **F3a_intro_ask_end** intro
||| Based on the expected earnings and claiming age you've provided, below you can see what the
||| earnings test means for you. You see how much will be withheld each month on average and you
||| see how much you can expect to get back each month between [65/66/67] and the end of your
||| life. These numbers will be zero if the earnings test does not apply to you.
|||
||| **F3a_intro_ask_end2** frame want to change
||| With this new information, would you change your date of claiming and/or your actual or
||| expected earnings between ages 62 and 70?
|||
||| [End of table display]
||| IF frame 3 want to change = (YES) Yes THEN
||||
|||| [The following questions are displayed as a table]
||||
|||| **F3a_intro** intro
|||| This slider shows the age at which you previously suggested you would claim your Social
|||| Security benefits. Now that you wish to claim at a different age, please use the slider to
|||| show the new age at which you would claim benefits.
||||
|||| **F3a_slider** age claim ss benefits
|||| String
||||
|||| **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70

| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
| | | | String
| | | |
| | | | **F3a_intro_end** intro
| | | | Based on the information shown above, would you change your date of claiming and/or your
| | | | expected earnings? If yes, please go ahead and change the amounts below:
| | | |
| | | | [End of table display]
| | | ENDIF
| | |
| | ELSEIF random number for frames = Frame 5: Annuity_Amount1 + Annuity_Amount3 +
| | | LumpSum_Amount1 + LumpSum_Amount2 THEN
| | |
| | | LOOP FROM 1 TO 9 DO
| | | |
| | | ENDDO
| | |
| | | [The following questions are displayed as a table]
| | |
| | | **F4a_change** frame 4 want to change
| | | In the last question, you told us that you expect to claim Social Security benefits at age
| | | [age claim ss benefits years]. You also told us that you expect to have the following earnings
| | | from age 62 through 70:
| | | 1 (YES) Yes
| | | 2 (NO) No
| | |
| | | **F4a_intro_ask_end** intro
| | | Based on the expected earnings and claiming age you've provided, below you can see what the
| | | earnings test means for you. You see the total amount of money that will be withheld, as well
| | | as the average amount that will be withheld each month. You also see how much you can expect
| | | to get back in the form of higher benefits between [65/66/67] and the end of your life. These
| | | numbers will be zero if the earnings test does not apply to you.
| | |
| | | **F4a_intro_ask_end2** frame want to change

||| With this new information, would you change your date of claiming and/or your actual or
||| expected earnings between ages 62 and 70?
|||
||| [End of table display]
||| IF frame 4 want to change = (YES) Yes THEN
||||
|||| [The following questions are displayed as a table]
||||
|||| **F4a_intro** intro
|||| Based on the expected earnings you've provided below you can see what the earnings test
|||| means for you if you claim at [] You see how much will be withheld due to working before [65
|||| 66/67] and you see how much you can expect to get back between [65/66/67] and the end of
|||| your life to make up for the benefits withheld due to returning to work. These numbers may
|||| be zero if you did not work (or do not expect to work) before [65/66/67].
||||
|||| **F4a_slider** age claim ss benefits
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_earn_estimated** earnings estimated 1-->62, ..., 9-->70
|||| String
||||
|||| **F4a_intro_end** intro
|||| Based on the information shown above, would you change your date of claiming and/or your
|||| expected earnings? If yes, please go ahead and change the amounts below:
||||
|||| [End of table display]
||| ENDIF

| | |
| | ENDIF
| |
| ENDIF
|
ENDIF

[The following questions are displayed as a table]

FP001_intro Below is a list of common financial products. Please check the appropriate box below to indicate
below whether or not you currently own such a pr...
Below is a list of common financial products. Please check the appropriate box below to indicate
below whether or not you currently own such a product.
1 Currently Own
2 Do Not Currently Own

FP001a Checking account
Checking account
1 Currently Own
2 Do Not Currently Own

FP001b Savings account
Savings account
1 Currently Own
2 Do Not Currently Own

FP001c Mutual fund
Mutual fund
1 Currently Own
2 Do Not Currently Own

FP001d Credit card
Credit card
1 Currently Own
2 Do Not Currently Own

FP001e Stock of individual company
Stock of individual company
1 Currently Own
2 Do Not Currently Own

FP001f Auto insurance
Auto insurance
1 Currently Own
2 Do Not Currently Own

FP001g Health insurance
Health insurance
1 Currently Own
2 Do Not Currently Own

FP001h Life insurance through employer
Life insurance through employer
1 Currently Own
2 Do Not Currently Own

FP001i Life insurance bought individually
Life insurance bought individually
1 Currently Own
2 Do Not Currently Own

FP001j Annuity
Annuity
1 Currently Own
2 Do Not Currently Own

FP001k Long-term care insurance
Long-term care insurance
1 Currently Own
2 Do Not Currently Own

FP001l Supplemental disability insurance
Supplemental disability insurance
1 Currently Own
2 Do Not Currently Own

[End of table display]
CS_002 clarity of questions
Did you find the questions clear? Were they:
1 Unclear
2 More or less clear
3 Mostly clear
4 Very clear

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