NOTE: THIS MODULE IS ASKED ONLY OF RESPONDENTS AGE 76 OR YOUNGER. IF A RESPONDENT IS ASSIGNED TO MODULE 9 (X009=9) AND IS AGE 77 OR OLDER (A019 > 76), GO TO THE BEGINNING OF MODULE 5.

NEW VARIABLES DERIVED FROM CORE INTERVIEW:

V478_X1_IFWORKING: Whether R is currently working for pay - J020

If “working for pay” is missing or DK/RF, treat R as working for pay

IF J020 = {1 or DK or RF} THEN
V478_X1 = 1 "WORKING"
ELSE
V478_X1 = 2 "NOT WORKING"

V479_X2_IFRECV_SS: Whether R is currently receiving Social Security benefits

If R is “currently receiving Social Security benefits” is missing or DK/RF, treat R as not receiving Social Security benefits if age<71; and as receiving Social Security benefits otherwise

IF J478 = 1 THEN
V479_X2 = 1 "RECEIVING_SS"
ELSE IF (J478 = {DK or RF}) and (A019_Rage >=71)) THEN
V479_X2 = 3 "POSSIBLY RECEV"
ELSE
V479_X2 = 2 "NOT RECEIVING_SS"

V480_X3_IFRETIRED: Thresholds used for a fill in the question about the percent chance of leaving a bequest.

R’s retirement status (Not retired versus fully/partially retired)
If R’s retirement status is missing or DK/RF, use “working for pay”. R is treated as “retired” if “not working for pay”, and “not retired” otherwise.

IF ((J578 = {1 or 3} or (J578 = {7 or DK or RF})) and (V478_X1 NOT 1)) THEN
V480_X3 = 1 " RETIRED"
ELSE
V480_X3 = 2 "NOT RETIRED"
V000 BRANCHPOINT: IF THIS IS NOT A SELF-RESPONDENT (A009 NOT 1), GO TO END OF MODULES

IF R IS ASSIGNED TO MODULE 9 (X009=9) and AGE IS AT LEAST 77 (A019>76), GO TO MODULE 5

IF R IS ASSIGNED TO MODULE 9 (X009=9), CONTINUE ON TO V000

OTHERWISE, GO TO V000 BRANCHPOINT FOR MODULE 10 (X009=10)

V000_ModuleIntro

Although we have finished the interview, we would like to ask you a few new questions. Some questions may be similar to questions we have already asked you, but the researchers are interested in how people respond when the questions are changed just a little.

[IWER: If R refused before starting a module, ENTER 9. If R started to do a module and then changed his/her mind, ENTER 99]

1. R is willing
9. R refused at Module Intro    GO TO END OF MODULES
99. R refused after starting Module    GO TO END OF MODULES

V451 BRANCHPOINT: IF IS NOT KNOWN WHETHER R IS RECEIVING SOCIAL SECURITY BENEFITS (V479_X2=3) and R's AGE IS OVER 70 (A019>70), GO TO V467

IF R IS NOT RECEIVING SOCIAL SECURITY BENEFITS (V479_X2=2), GO TO V452

V451_SS_METEXPECTED

Thinking back to the time when you started receiving Social Security Benefits, how did the Social Security benefits you received then compare to what you expected your Social Security benefits to be, say about three years before you started receiving them?

1. Much higher than expected
2. A little higher than expected
3. About the same as expected
4. A little lower than expected
5. Much lower than expected
8. DK
9. RF

V452 BRANCHPOINT: GO TO V453
V452_CHANCES_GET_SS
On a scale from 0 to 100, (where 0 means no chance and 100 means absolutely certain), what do you think is the percent chance that you will receive Social Security benefits some time in the future?

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DK

RF

V453 BRANCHPOINT: IF R SAID THERE IS NO CHANCE OF RECEIVING SOCIAL SECURITY BENEFITS IN THE FUTURE (V452=0), GO TO V467

V453_30PCTCUT_INTRO
In the next questions, we ask you to think about what you would do differently if everyone’s Social Security benefits, including your own, were cut by 30 percent. There are several ways in which people might respond to this reduction in retirement income. For example, people might work longer, [claim Social Security benefits later,/] reduce spending, spend down wealth faster, or a combination of these.

How would you respond?

For each possible response I read, please tell me whether you would definitely do it, maybe or possibly do it, or definitely not do it.

1. Continue

V454_IF_WORKLONGER
First, would you [work longer/return to work]?

1. Definitely yes
3. Maybe/possibly
5. Definitely not
8. DK
9. RF

V455 BRANCHPOINT: IF {R IS RECEIVING SOCIAL SECURITY BENEFITS or IT IS NOT KNOWN WHETHER R IS RECEIVING THEM} (V479_X2={1 or 3}), GO TO V456 BRANCHPOINT
**V455 CLAIM_SSLATER**
Would you claim Social Security benefits later?

1. Definitely yes
3. Maybe/possibly
5. Definitely not
8. DK
9. RF

**V456 BRANCHPOINT: IF R IS FULLY RETIRED (V480_X3 = 1), GO TO V457**

**V456 SPENDLESSSAVE**
Would you spend less and therefore save more before retirement?

1. Definitely yes
3. Maybe/possibly
5. Definitely not
8. DK
9. RF

**V457 REDUCESPEND**
Would you reduce spending [after retirement/]? 

1. Definitely yes
3. Maybe/possibly
5. Definitely not
8. DK
9. RF

**V458 SPENDASSETS**
Would you spend down wealth faster [after retirement/]? 

1. Definitely yes
3. Maybe/possibly
5. Definitely not
8. DK
9. RF

**V459 BRANCHPOINT: IF R DID NOT SAY THAT {{POSSIBLY WOULD {RETURN TO WORK OR WORK LONGER}}} (V454={5 or DK or RF}), GO TO V460 BRANCHPOINT**
You said that you would consider [working longer/returning to work] in response to a 30 percent cut in Social Security benefits.

At what age would you expect to stop working?

________________________ Age

996 Never stop working
DK
RF

**V460 BRANCHPOINT:** IF R DID NOT SAY THAT (POSSIBLY) WOULD CLAIM SOCIAL SECURITY BENEFITS LATER (V455={5 or DK or RF}) or (R IS RECEIVING SOCIAL SECURITY BENEFITS or IT IS NOT KNOWN WHETHER R IS RECEIVING THEM) (V479_X2 NOT 2), GO TO V461 BRANCHPOINT

You said that you would consider claiming Social Security benefits later than originally planned.

At what age would you expect to start collecting Social Security benefits if Social Security benefits were cut by 30 percent?

________________________ Age

996 Never stop working
DK
RF

**V461 BRANCHPOINT:** IF R IS FULLY RETIRED (V480_X3=1) or R DID NOT SAY THAT ((POSSIBLY) WOULD SPEND LESS AND SAVE MORE) (V456 NOT 1 AND NOT 3), GO TO V464 BRANCHPOINT

You said that you would consider reducing your household spending and thereby increase your saving before retirement in response to a 30 percent cut in Social Security benefits.

Would you reduce your household spending immediately or wait a few years?

1. Reduce spending immediately
2. Reduce spending in a few years
8. DK
9. RF

**V462 BRANCHPOINT:** IF R DID NOT SAY THAT (POSSIBLY) WOULD REDUCE SPENDING IN A FEW YEARS (V461 NOT 2), GO TO V463
V462_YEARSUNTILREDUCE
In how many years?

__________ Number of years

DK
RF

V463_PCTREDUCESPEND
By what percent, would you reduce your household spending?

__________ Percent

DK
RF

V464 BRANCHPOINT: IF R DID NOT SAY THAT (POSSIBLY) WOULD SPEND LESS AFTER RETIREMENT (V457={5 or DK or RF}), GO TO V465

V464_REDUCEAFTER_RETIR
You said that you would consider reducing your household spending [after retirement/] in response to a 30 percent cut in Social Security benefits.

IF R IS NOT RETIRED (V480_X3 = 2):
By what percent would you reduce your household spending in retirement compared to what you had anticipated it to be without the cut in Social Security benefits?

OTHERWISE:
By what percent would you reduce your household spending?]

__________ Percent

DK
RF

V465_CHANGE_RECVHELP
Still assuming that Social Security benefits would be cut by 30 percent: What are the chances that you (and your [husband/wife/partner]) would receive financial help totaling $5,000 or more from your children, relatives or friends over the next 10 years?

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DK
RF

V466 BRANCHPOINT: IF R DID NOT SAY THAT (POSSIBLY) WOULD SPEND ASSETS FASTER AFTER RETIREMENT (V458={5 or DK or RF}), GO TO V467
V466_CHANGE_X_INHERITANCE
IF R SAID THERE IS A CHANCE OF LEAVING AN INHERITANCE
((P059 or P006 or P005) NOT EMPTY):
You said that you would consider spending down wealth faster [after retirement/] in response to a
30 percent cut in Social Security benefits.

In that case, including property and other valuables that you might own, what are the chances
that you (and your [husband/wife/partner]) would leave an inheritance totalling

IF P059 NOT EMPTY: $500,000 or more?
IF P006 NOT EMPTY: $100,000 or more?
IF P005 NOT EMPTY: $10,000 or more?

OTHERWISE:
You said that you would consider spending down wealth faster [after retirement/] in response to a
30 percent cut in Social Security benefits.

In that case, including property and other valuables that you might own, what are the chances
that you (and your [husband/wife/partner]) would leave any inheritance?

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V467EVERRECVSTATEMT
IF { R RECEIVES SOCIAL SECURITY BENEFITS or IT IS NOT KNOWN IF R DOES}
(V479_X2=1 or 3)):
Now, I would like to ask you a few questions about the Social Security Statement. This is a report
mailed to you by Social Security before you claimed Social Security benefits telling you how much
your benefits would be in the future.

OTHERWISE:
Now, I would like to ask you a few questions about the Social Security Statement. This is a report
mailed to you by Social Security telling you how much your benefits will be in the future.

Have you ever received a Social Security Statement?

1. Yes
5. No
8. DK
9. RF
V468_IFCONTACT_SSA
Have you ever contacted the Social Security Administration to learn about your Social Security benefits?

1. Yes   GO TO V471
5. No
8. DK   GO TO V471
9. RF   GO TO V471

V469_REASONNOCONTACT
(Have you ever contacted the Social Security Administration to learn about your Social Security benefits?)

Why not?

[IWER: Enter all that apply.]

1. It has never occurred to me / It’s too far in the future
2. I did not know how to do it
3. I did not have time
4. I had enough information / I had no need for information
5. I did not think they had useful information
6. I got information from other sources / Someone else checked for me
7. Other (specify)
8. DK
9. RF

V470_NOCONTACT_OTHER
(Have you ever contacted the Social Security Administration to learn about your Social Security benefits? Why not?)

_________________________    Other (specify)

V471_EVERCONSULTEDSSA
Have you ever consulted the Social Security Administration website to learn about your Social Security benefits?

1. Yes
5. No
8. DK
9. RF

V472 BRANCHPOINT: IF R HAS NEVER RECEIVED SOCIAL SECURITY STATEMENT (V467={5 or DK or RF}), GO TO END OF MODULE
V472_IFREADSTATEMENT
Have you read every Social Security statement you received, or only about every other statement or what?

1. I have read all statements I received
2. I have read about every other statement
3. I have read one statement
4. I have not read any statements
7. Other (specify)
8. DK
9. RF

V473_IFREADSTATEMNT_OTHR
(Have you read every Social Security statement you received, or only about every other statement or what?)

_________________________ Other (specify)

V474_IFADJUST_SAVINGS
Have you used the information contained in the Social Security Statement to adjust your savings?

1. Yes
5. No
8. DK
9. RF

V475_IFADJUST_STOPWRK
Have you used that information to decide or adjust your decision about when to stop working?

1. Yes
5. No
8. DK
9. RF

V476_IFADJUST_BENEFIT_TIME
Have you used that information to decide or adjust your decision about when to claim your Social Security benefits?

1. Yes
5. No
8. DK
9. RF
Suppose you were given a bonus of $100 which you will definitely be paid exactly one year from now. You could get paid now but would have to accept less money.

Given your present situation, what is the smallest amount you would take today rather than waiting a year?"

_____________________ Amount

DK
RF

END OF MODULE 9 – GO TO END OF MODULES