Social Security and Medicare Information Sources

Appendix: Annotated Questionnaire¹

Interviews: 9/21-9/27/2018

1236 adults age 65+

Margin of error:

4.06 percentage points at the 95% confidence level among all adults

4.33 percentage points at the 95% confidence level among Social Security retirement beneficiaries

4.00 percentage points at the 95% confidence level among Medicare beneficiaries

NOTE: All results show percentages among all respondents, unless otherwise labeled.

"" indicates less than 0.5%*

"-" indicates 0%

¹ This document represents the annotated questionnaire for an AARP survey entitled *Social Security and Medicare Information Sources*. The report is available at www.aarp.org/research. For more information, please contact S. Kathi Brown at skbrown@aarp.org. <https://doi.org/10.26419/res.00253.002>

S1. Are you yourself currently receiving Social Security benefits?

	NORC 9/21-9/27/2018
Yes	96
No	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	-

N=1236

If "yes" to S1

S2. Which of the following types of Social Security benefits are you currently receiving?

	NORC 9/21-9/27/2018
Retirement benefits (based on your own work history <u>or</u> based on your spouse's work history)	89
Widow/widower benefits	5
Disability benefits	6
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=1189

If "yes" or "no" to S1

S3. What type(s) of health insurance do you currently have?

[MULTIPLE RESPONSE]

	NORC 9/21-9/27/2018
Traditional Medicare	60
Medicare Advantage	33
Medigap or supplemental plan	20
Insurance provided through own or someone else's employer	11
Individual private insurance	12
Retiree health plan	9
Medicaid, Medical Assistance or any government plan for people with low income or a disability	8
VA/CHAMPVA	3
Military health care (TRICARE)	4
Other (specify):	*
None – have no health insurance of any kind	1
DON'T KNOW/SKIPPED ON WEB/REFUSED	-

N=1236

If “insurance provided through employer”, “individual private insurance”, “retiree health plan”, “any government plan for people with low income or a disability”, “VA/CHAMPVA”, “Military health care”, or “Other” at S3

S3b. Are you covered by Medicare?

	NORC 9/21-9/27/2018
Yes	85
No	14
Don’t Know	1
SKIPPED ON WEB/REFUSED	-

N=139

If Social Security retirement benefit recipient

Soc1. Earlier you indicated that you are currently receiving Social Security retirement benefits based on your own work history or based on your spouse’s work history. **At what age did you start receiving those benefits?**

	NORC 9/21-9/27/2018
62 – 64	51
65-66	36
67 – 69	6
70 or older*	4
DON’T KNOW/SKIPPED ON WEB/REFUSED	3

N= 1071

*Note: Although the maximum age at which one can start receiving Social Security retirement benefits is age 70, one percent of respondents gave a response greater than 70 when answering this question. This may be due to inaccurate recall.

If Social Security retirement benefit recipient

Soc2. Now, think about the age at which you first started collecting Social Security retirement benefits. How long before that did you start trying to decide when to collect benefits?

	NORC 9/21-9/27/2018
Less than 1 year before I started collecting benefits	43
1- 2 years before I started collecting benefits	30
3-4 years before I started collecting benefits	12
5-9 years before I started collecting benefits	8
10-19 years before I started collecting benefits	2
20 or more years before I started collecting benefits	1
DON’T KNOW/SKIPPED ON WEB/REFUSED	3

N=1071

If Social Security retirement benefit recipient

Soc3. When you were deciding when to collect Social Security retirement benefits, how important were each of the following factors in your decision?

[GRID ITEMS RANDOMIZED]

NORC 9/21-9/27/2018	Very important	Somewhat important	Not too important	Not at all important	DK/SKP/REF
Receiving the highest possible monthly Social Security check	42	33	17	5	3
<i>If "married"</i> Ensuring that your spouse would receive the highest possible Social Security check after your death	33	25	22	19	1
Getting Social Security while you were still working	16	14	17	47	6
Getting Social Security as soon as you could	44	27	15	12	3
Understanding how the amount of your monthly Social Security check would grow if you wait to start receiving it	31	34	22	9	4

N=1071

If Social Security retirement benefit recipient

Soc4. Think back to when you decided to start collecting Social Security benefits. **What, if anything, do you wish you had understood better about Social Security benefits when you made that decision?**

[OPEN-END RESPONSE]

	NORC 9/21-9/27/2018
Should wait longer to receive benefits	8
Eligibility for and understanding spouses benefits	3
How much I would be receiving	3
Eligible to receive benefits at an earlier age	1
Benefits received would pay for Medicare	2
Benefits of longer employment	2
The amount will be less than expected	1
How benefits are calculated	1
How much US government would deplete the benefits	1
Whether or not to collect on my own or spouses benefits while employed	1
Health/Financial circumstances forced me to receive benefits immediately	4
Tax burden associated with benefits	*
What age to begin collecting / How start age affects benefits (General)	2
I wish that I would've known more at the time	4
How receiving disability affects receiving benefits	1
Other	4
Nothing/Already understood the benefits	45
DON'T KNOW/SKIPPED ON WEB/REFUSED	19

N=1071

If Social Security retirement benefit recipient

Soc5. Have you used any of the following information sources to learn about Social Security retirement benefits?

[GRID ITEMS RANDOMIZED]

NORC 9/21-9/27/2018	Yes	No	Don't Know	SKP/REF
The Social Security Administration or its website SSA.gov	62	35	1	1
Your current or former employer	18	77	3	3
AARP	25	70	2	3
Friends	38	59	1	2
Family member	32	63	2	3
Financial services firm	10	84	2	4
Professional financial advisor	21	76	1	2
Magazines or books	30	65	2	3
TV or radio	14	79	3	4
Local community organization	7	87	3	3
Financial websites, online blogs, or online forums	17	78	1	3
Other (specify):	1	59	5	34

N=1071

If Medicare benefit recipient

M1. Think back to when you first enrolled in Medicare. What, if anything, do you wish you had understood better about Medicare coverage at that time?

[OPEN-END RESPONSE]

	NORC 9/21- 9/27/2018
Should wait longer to receive benefits	2
Eligibility for and understanding spouse/survivor benefits	*
Differences between Parts A/B/C/D	3
Supplemental insurance options	4
Cost of Medicare would be deducted from my check	1
Benefits/Coverage	5
Costs involved	6
Deadlines for enrollment	1
Limitations of coverage	2
Tax burden associated with benefits	*
I wish that I would've known more at the time	5
How receiving disability affects receiving benefits	1
Doughnut Hole/Part D	1
Other	5
Nothing / Already understood the benefits	49
DON'T KNOW/SKIPPED ON WEB/REFUSED	18

N=1208

If Medicare benefit recipient

M2. At the end of every year, there is a period of time for people with Medicare to review and compare their Medicare coverage options and make changes to their coverage. This time of year is called the annual “open enrollment period.”

Before taking this survey, were you aware of the open enrollment period or not?

	NORC 9/21-9/27/2018
Yes	87
No	10
Don't Know	3
SKIPPED ON WEB/REFUSED	*

N=1208

If Medicare benefit recipient

M3. How often do you review or compare your Medicare coverage options?

	NORC 9/21-9/27/2018
At least once a year	51
Once every few years	8
Rarely	17
Never	14
Only once when signed up	10
DON'T KNOW/SKIPPED ON WEB/REFUSED	1

N=1208

If Medicare benefit recipient

M4. Do you feel you have enough information about the Medicare coverage options available to you, or not?

	NORC 9/21-9/27/2018
Yes	76
No	11
Not Sure	12
SKIPPED ON WEB/REFUSED	*

N=1208

If Medicare benefit recipient

M5. Anyone who has questions about their Medicare coverage options can get free personalized help through their state's health insurance assistance program.

Before taking this survey, were you aware of this free service or not?

	NORC 9/21-9/27/2018
Yes	44
No	49
Not Sure	7
SKIPPED ON WEB/REFUSED	*

N=1208

If Medicare benefit recipient

M6. Have you used any of the following information sources to learn about your Medicare coverage options?

NORC 9/21-9/27/2018	Yes	No	Don't Know	SKP/REF
The Centers for Medicare and Medicaid Services, or its website Medicare.gov	37	59	2	2
Your current or former employer	14	82	2	2
AARP	30	65	2	2
Friends	33	63	1	3
Family member	31	66	1	2
Doctor or health care provider	27	69	1	3
Health insurance company	44	54	1	1
Magazines or books	28	68	2	2
TV or radio	16	80	2	2
Local pharmacy or pharmacist	16	80	1	3
Professional financial advisor	13	82	2	3
Local community organization	9	87	1	3
Health web sites, online blogs, or online forums	19	76	2	2
Other (specify):	*	53	14	32

N=1208

D1. In general, how would you rate your overall health?

	NORC 9/21-9/27/2018
Excellent	11
Very good	34
Good	32
Fair	18
Poor	4
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=1236

D2. Are you [IF MARIT=1, INSERT: or your spouse / IF MARIT=6, INSERT: or your partner] a member of AARP?

	NORC 9/21-9/27/2018
Yes	49
No	50
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=1236

SURV_LANG. Survey interview language

	NORC 9/21-9/27/2018
English	100
Spanish	-

N=1236

SURV_MODE. Survey interview mode

	NORC 9/21-9/27/2018
Online	31
Phone	69

N=1236

DEVICE. Device

	NORC 9/21-9/27/2018
Desktop	47
Phone Interview (not online)	31
Smartphone	15
Tablet	8
Unknown	-

N=1236

GENDER. Gender

	NORC 9/21-9/27/2018
Male	45
Female	55

N=1236

AGE4. Age – 4 categories

	NORC 9/21-9/27/2018
18-29	-
30-44	-
45-59	-
60+	100

N=1236

AGE7. Age – 7 categories

	NORC 9/21-9/27/2018
18-24	-
25-34	-
35-44	-
45-54	-
55-64	-
65-74	58
75+	42

N=1236

RACETHNICITY. Combined race/ethnicity

	NORC 9/21-9/27/2018
White, non-Hispanic	77
Black, non-Hispanic	9
Other, non-Hispanic	2
Hispanic	8
2+, non-Hispanic	2
Asian, non-Hispanic	1

N=1236

EDUC. Education (highest degree received)

	NORC 9/21-9/27/2018
No formal education	-
1 st , 2 nd , 3 rd , or 4 th grade	-
5 th or 6 th grade	-
7 th or 8 th grade	2
9 th grade	1
10 th grade	4
11 th grade	3
12 th grade, no diploma	4
High school graduate – high school diploma or equivalent (GED)	33
Some college, no degree	17
Associate degree	8
Bachelor's degree	14
Master's degree	10
Professional or doctorate degree	5

N=1236

EDUC4. 4-level education

	NORC 9/21-9/27/2018
No high school diploma	14
High school graduate or equivalent	33
Some college	25
Bachelor's degree or above	29

N=1236

Marit. Are you...

	NORC 9/21- 9/27/2018
Married	45
Widowed	28
Divorced	17
Separated	1
Never married	6
Living with partner	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=1236

Emp. Which statement best describes your current employment status?

	NORC 9/21-9/27/2018
Working (NET)	12
Working – as a paid employee	7
Working – self-employed	5
Not working (NET)	88
Not working – on temporary layoff from a job	*
Not working – looking for work	1
Not working – retired	81
Not working – disabled	4
Not working – other	2
DON'T KNOW/SKIPPED ON WEB/REFUSED	*

N=1236

INCOME. Household income

	NORC 9/21-9/27/2018
Less than \$50,000 (NET)	57
Less than \$5,000	*
\$5,000 to \$9,999	3
\$10,000 to \$14,999	5
\$15,000 to \$19,999	8
\$20,000 to \$24,999	10
\$25,000 to \$29,999	9
\$30,000 to \$34,999	6
\$35,000 to \$39,999	6
\$40,000 to \$49,999	11
\$50,000 or more (NET)	43
\$50,000 to \$59,999	9
\$60,000 to \$74,999	8
\$75,000 to \$84,999	3
\$85,000 to \$99,999	8
\$100,000 to \$124,999	6
\$125,000 to \$149,999	4
\$150,000 to \$174,999	2
\$175,000 to \$199,999	1
\$200,000 or more	3

N=1236

REGION9. Region – 9 level

	NORC 9/21-9/27/2018
New England	5
Mid-Atlantic	14
East North Central	15
West North Central	7
South Atlantic	21
East South Central	6
West South Central	10
Mountain	7
Pacific	15

N=1236

REGION4. Region – 4 level

	NORC 9/21-9/27/2018
Northeast	19
Midwest	22
South	38
West	22

N=1236

METRO. Metropolitan area flag

	NORC 9/21-9/27/2018
Non-metro area	14
Metro area	86

N=1236

INTERNET. Household internet access

	NORC 9/21-9/27/2018
Non-internet household	25
Internet household	75

N=1236

HOUSING. Home ownership

	NORC 9/21-9/27/2018
Owned or being bought by you or someone in your household	82
Rented for cash	15
Occupied without payment of cash rent	3

N=1236

HOME_TYPE. Type of building of panelists' residence

	NORC 9/21-9/27/2018
A one-family house detached from any other house	73
A one-family house attached to one or more houses	7
A building with 2 or more apartments	15
A mobile home or trailer	4
Boat, RV, van, etc.	*

N=1236

PHONESERVICE. Telephone service for the household

	NORC 9/21-9/27/2018
Landline telephone only	19
Have a landline, but mostly use cellphone	24
Have a cellphone, but mostly use landline	35
Cellphone only	21
No telephone service	*

N=1236

HHSIZE. Household size (including children)

	NORC 9/21-9/27/2018
1	38
2	44
3	11
4	3
5	2
6+	2

N=1236

HH01. Number of HH members age 0-1

	NORC 9/21-9/27/2018
0	100
1	*
2	-
3	-

N=1236

HH25. Number of HH members age 2-5

	NORC 9/21-9/27/2018
0	99
1	1
2	*
3	*
4	-

N=1236

HH612. Number of HH members age 6-12

	NORC 9/21-9/27/2018
0	97
1	1
2	1
3	-
4	*
5	*

N=1236

HH1317. Number of HH members age 13-17

	NORC 9/21-9/27/2018
0	98
1	1
2	1
3	1
4	-
5	-

N=1236

HH18OV. Number of HH members age 18+

	NORC 9/21-9/27/2018
1	40
2	45
3	11
4	2
5	1
6	-
7	*
8	*
9	-
10	-

N=1236