



Marissa Eckrote-Nordland, Ph.D.
Assistant Professor
University of Wisconsin-La Crosse

Social Security, Retirement and Farmers--A Survey of Wisconsin Farm Owners

Center for Financial Security

University of
Wisconsin-Madison

1300 Linden Drive
Madison, WI 53706

608-890-0229
cfs@mailplus.wisc.edu
cfs.wisc.edu

The research reported herein was performed pursuant to a grant from the U.S. Social Security Administration (SSA) funded as part of the Retirement and Disability Consortium. The opinions and conclusions expressed are solely those of the author(s) and do not represent the opinions or policy of SSA or any agency of the Federal Government. Neither the United States Government nor any agency thereof, nor any of their employees, makes any warranty, express or implied, or assumes any legal liability or responsibility for the accuracy, completeness, or usefulness of the contents of this report. Reference herein to any specific commercial product, process or service by trade name, trademark, manufacturer, or otherwise does not necessarily constitute or imply endorsement, recommendation or favoring by the United States Government or any agency thereof.

Abstract

Planning for retirement is something almost all individuals face as they age. However, farmers face a unique set of challenges when planning for retirement due to specific factors: the close tie between identity and occupation, the need to transfer or sell farm assets, and the potentially limited retirement savings and benefits available to them. This paper summarizes the findings of a survey of Wisconsin farmers that aimed to answer two main questions. First, how do farmers interact with the Social Security Administration? Second, what resources do farmers use for financial planning? The findings here are a first step toward a better understanding of the needs of farmers in order to help inform policy and programs.

Keywords: Farm Retirement, Continuation Planning, Financial Planning, Farm Survey

JEL Codes: Q12, G53, J26

1. Introduction

There is a growing interest among both academics and non-academics in retirement planning behavior, specifically as we see more of the Baby Boomer generation confront their retirement. A sub-group of individuals who face unique challenges when it comes to retirement are farmers. Due to these unique challenges, many economists focus on non-farm workers when they study these topics. However, some of the “unique” issues faced by farmers may not be that unique at all, and we may be able to learn valuable information that can be applied to non-farm workers as well, for example, to small business owners or those working in the gig economy. When comparing results from 2006 and 2019 surveys of Iowa farmers, Maule, Zhang, and Baker (2020) find that the percentage of farmers who say they will never retire decreases slightly, but the percentage who say that they will retire does not change, meaning that more farmers say they will semi-retire instead of not retire at all.

Retirement is an important stage in the life of a farmer, marking the transition from an active agricultural career to a period of reduced or ceased farming activities. Farmer retirement presents unique challenges and opportunities due to the nature of farming as an identity, the need to transfer or sell farm assets, and, related to farming as a sense of identity, the role of farmers in sustaining rural communities and food production. Retiring farmers often face financial challenges, including inadequate retirement savings, limited access to Social Security benefits, and uncertain land values (Mishra, Durst, and El-Osta 2005; Kirkpatrick 2013; Mishra, Johnson, and Morehart 2003). One financial consideration that has been found to be important for succession planning is government payments. Research suggests that farms that receive government payments have a higher likelihood of having a succession plan than those that do not (Mishra and El-Osta 2008).

Intergenerational transfer of farm operation is a significant concern for retiring farmers. Lack of successors, conflicts within the family, and insufficient succession planning can hinder a smooth transition. In a study of Minnesota farmers, Hachfeld et al. (2009) found that a majority of farm owners did not have an up-to-date farm transition plan in place. Studying 200 farmers in New England using qualitative data, Heleba, Parsons, and Sciabarrasi (2004) found that concerns surrounding retirement and passing on the farm included things such as interaction of family members, taxes, legal expenses, communication, and worries about whether the next generation will be able to afford farming. A study of dairy farms in the United Kingdom identified four

primary strategies utilized to sustain family farms: diversifying the business, maximizing debt, sacrificing family needs, and compromising (Glover and Reay 2015). The two most common strategies were the last two, which emphasizes the fact that farmers may be willing to make personal sacrifices before making financial or business sacrifices. A study comparing farmers in Iowa, Virginia, North Carolina, Pennsylvania, and New Jersey to farmers in England, Australia, and the provinces of Ontario and Quebec in Canada found that farmers in the United States were less likely to have a successor identified (Lobley, Baker, and Whitehead 2010).

Retirement from farming can evoke a range of emotions for farmers who have dedicated their lives to the land. Loss of identity, social isolation, and feelings of purposelessness are common challenges experienced during this transition. According to Kirkpatrick (2013, 3), “Farm operations that would be considered financially sound, well-managed businesses can slowly collapse and fail because the older generation is unable or unwilling to face the contradicting desires of seeing the next generation succeed yet retain the independence and self-identity farming provides.” In addition, there is the intertwining of personal considerations along with succession considerations. Kimhi and Lopez (1999) highlight this in their research when they find that retirement decisions are first influenced by individual considerations. However, they find that for individuals whose parents were also farmers, succession considerations are more important.

In this study, I aim to answer two sets of questions. First, how do farmers interact with the Social Security Administration (SSA) and gather information to make decisions about applying for benefits? Does this vary by distance from their farm to the nearest SSA field office? Second, what resources do farmers use for financial planning? Do they consider eligibility for programs like Supplemental Security Income (SSI) or Medicaid in old age when making financial decisions? Does working with University of Wisconsin-Extension (UW) change their financial planning behavior?

To answer these questions, fielding a survey was necessary. This was necessary because no existing dataset both asks these questions about farmers’ interaction with SSA, retirement planning behavior, and financial planning behavior and has a large enough sample of farmers from which to draw conclusions. Therefore, a survey was fielded to Wisconsin farmers with the goal of answering the questions outlined above. Three key policy-relevant findings emerged when the data from the survey were analyzed. First, a majority of farmers live more than 20 miles from their nearest SSA office, and this distance appears to influence their preferred method of interaction

with SSA, specifically when it comes to going to an office in-person. Second, older farmers prefer to interact with SSA via methods that do not require the Internet (calling or visiting an office in person). Third, farmers use a combination of resources when planning for retirement. Attending a UW-Extension event about retirement planning increases the probability that the a farmer has at least started a continuation plan, but there does not appear to be spillover from attending other types of UW-Extension events.

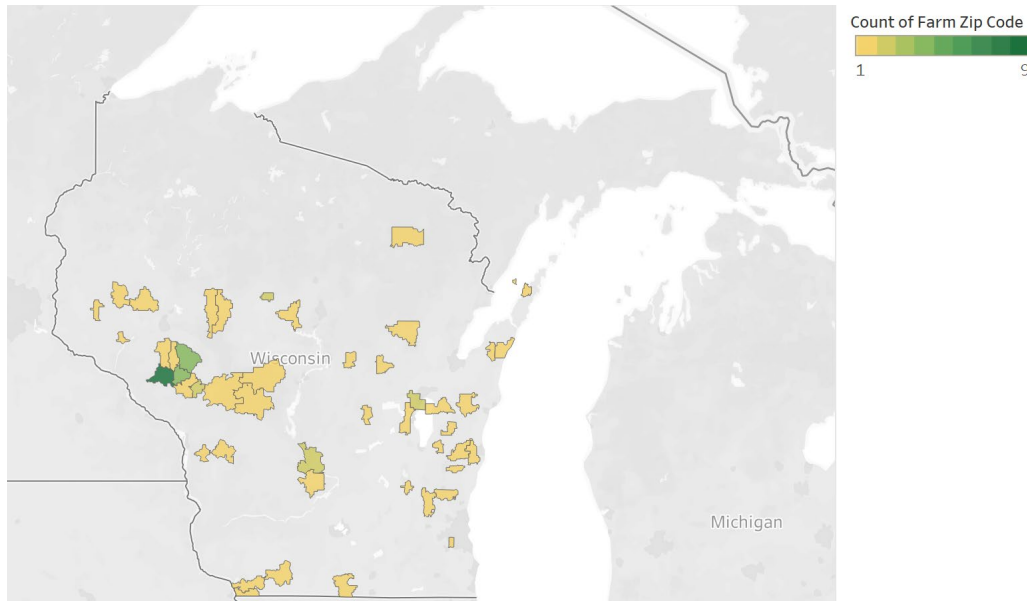
2. Data and Methods

As discussed above, to get the data needed for this study, a survey was developed and fielded to farmers in Wisconsin. The survey collected information on demographics, Social Security interactions, farm transition and retirement planning, and interactions with UW-Extension. Participation in the survey was solicited through two sources. First, individuals who work for UW-Extension and work with farmers on issues such as retirement were asked to share the survey via email with those whom they work with in their counties. In addition, 1,000 postcard mailers were sent to farms around the state inviting farmers to participate. To do this, over 4,000 addresses were collected using Data Axle Reference Solutions (Data Axle). These addresses were gathered by collecting all businesses with an available address and the following NAICS codes: 111, 1121, 1122, 1123, and 1124. Then 1,000 addresses were randomly sampled.

2.1 Data

Upon survey closure, there were 65 usable survey responses, however not all were complete survey responses. Figure 1 shows the number of respondents by zip code. The majority of zip codes have only one response. One zip code, 54747, which is in both Trempealeau and Buffalo counties in western Wisconsin, has responses from nine farms.

Figure 1. Map of Farms Responding to Survey



This data can be compared to the locations of farms throughout Wisconsin according to the USDA “2017 Census of Agriculture.” Figure 2 shows the number of farms in each zip code as well as the locations of SSA offices. Darker-colored zip codes have more farms and lighter-colored zip codes have fewer farms; the red dots in zip codes denote that there is an SSA office located within that zip code. Farms are more concentrated in the lower 75 percent of the state and in the western half of the state; correspondingly, the majority of survey responses are from these areas.

Figure 2. Map of Farms in Wisconsin by Zip Code in 2017

2017 counts of farms by zip and zip codes with SSA Office

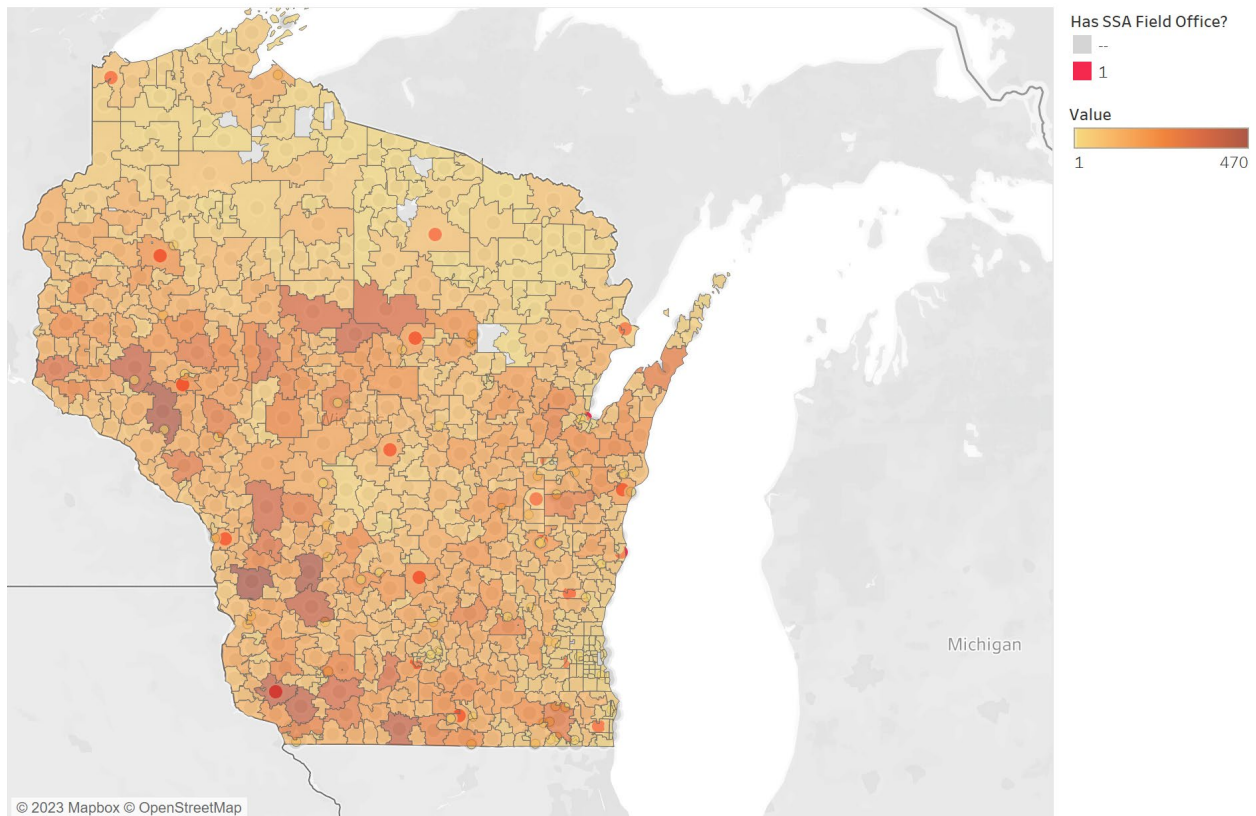


Table 1 presents summary statistics of the demographic characteristics of the sample and, when available, summary statistics for the population of Wisconsin farmers from the 2017 USDA “Census of Agriculture” (USDA National Agricultural Statistics Service 2017). On average farmers in my sample are younger than those in the 2017 “Census of Agriculture”; however, my sample also has a larger percentage of farmers aged 65 and older. In addition, my sample has a larger percentage of farmers who report that farming is their primary occupation when compared to the census. When looking at family characteristics, the median number of children is two, which is important to note when thinking about farm continuation planning. The last three rows of Table 1 report on the share of farms within 10, 20, and 30 miles of an SSA office, respectively. As I don’t observe actual addresses, these distances are measured from the centroid of the zip code in which the farm is located to the centroid of the zip code in which the nearest SSA office is located. However, they serve as decent proxies for the distance one would have to travel if they wanted to visit their nearest SSA office in person.

Table 1. Summary Statistic of the Sample and 2017 USDA Agricultural Census

	Survey	2017 USDA Agricultural Census
Average Age	54.5	56
Percent 65+	32.3	28.6
Percent Male	73.9	65.1
Average Years in Operation	37.8	
Percent Farming Primary Occupation	70.8	46.3
Percent Married	87.7	
Median Number of Children	2	
Median Household Size	3	
Percent within 10 miles of SSA office	15.4	14.8
Percent within 20 miles of SSA office	30.8	44.0
Percent within 30 miles of SSA office	75.4	72.0

3. Results

3.1 Interactions with Social Security

To better understand how farmers interact with the Social Security Administration, four questions were asked in the survey. The first question asked if farmers had needed to interact with the SSA since March 2020. The results of this question are presented in Table 2. The majority of respondents said they did not need to interact with SSA (almost 69 percent). Of those who did need to interact with SSA, all but one said they were successfully able to do so; for the one who was unsuccessful, when asked why, their reason was that they wanted to go into an office, but their local office was closed at the time.

Table 2. Needed to Interact with SSA since March 2020?

	Count	Percent	Average Age
No	42	68.9	54.9
Yes and I was able to	18	29.5	56.8
Yes, I needed to but was unable to	1	1.6	29.0
Grand Total	61	100.00	55.0

The next question asked about the individual's preferred method(s) of interacting with SSA. For this question, individuals were given a choice of four ways of communicating with SSA (call, email, online services, visit in person) and were allowed to select multiple responses if they were indifferent or open to multiple ways of communicating. Results showing the percentage of respondents who said yes to each type of communication, along with the average age of those responding yes to each type, are presented in Table 3. The most preferred method is calling, whereas the least preferred method is visiting an office in person. However, it is important to remember that due to small sample sizes, when differences are discussed between groups, these are differences in magnitude not statistical differences. When comparing preferences between methods that are online-reliant (email and online services) and those that don't require the Internet (call and visit in person), 31 percent of respondents preferred methods that don't require using the Internet. Those who prefer to use non-Internet methods are on average older than those who prefer to use Internet methods. Full results showing the count for each combination of communication methods are presented in Appendix Table A.1.

Table 3. Preferred Communication Method

	Percent	Average Age
Call	59	58
Email	43	52
Online Services	50	55
Visit In Person	36	62

These results can be further disaggregated to look at whether there are differences in preferences by the distance from the nearest SSA office. Table 4 presents the preferences for those whose farm is in a zip code that is located within 30 miles of an SSA office and those whose farm

is located more than 30 miles from an SSA office. Individuals living further from SSA offices appear to have the strongest preference for calling, and logically, the least preference for visiting an office in person. The preferences appear to be the same for those who live within 30 miles of the nearest office; however, the difference between the most and least preferred methods is considerably smaller in magnitude.

Table 4. Preferred Method of Communication by Distance from SSA Office

	Percentage of respondents located within 30 miles	Percentage of respondents located beyond 30 miles
Call	55.8	66.7
Email	44.2	40.0
Online Services	51.2	46.7
Visit In Person	39.5	26.7

The last two questions pertaining to SSA interactions are about whether the individual has heard of “My Social Security,” and if so, whether they have set up an account. This is another way of measuring interactions with SSA. Table 5 presents information on those who have and have not heard of “My Social Security”. Almost 60 percent of respondents have heard of “My Social Security.” One notable fact is that those who have heard of it are, on average, over 10 years older than those who have not heard of it. This may mean that SSA is doing a good job of informing those who are nearing retirement age of the availability of the tool.

Table 5. Heard of “My Social Security”?

	Count	Percent	Average Age
Yes	37	59.68	59.5
No	25	40.32	49.0
Grand Total	62	100.00	55

Table 6 presents information for those who have heard of “My Social Security” and created an account. Over 83 percent of those who have heard of “My Social Security” have already signed

up for an account. This is a very promising sign, as it shows that there is interest in the platform and that once individuals hear about it they are willing and able to set up their accounts. There is very little difference in the average ages of those who have and have not created an account.

Table 6. Have Set up “My Social Security” Account

	Count	Percent	Average Age
Yes	31	83.78	59.2
No	6	16.22	60.7
Grand Total	37	100.00	59.5

3.2 Financial and Retirement Planning

The next goal of this research was to better understand how farmers plan for retirement. As noted earlier, planning for retirement for most farmers goes beyond simply figuring out how to finance retirement and often includes considerations about farm continuation. The survey included multiple questions about retirement and farm continuation planning, the first of which was whether the individual had an age at which they were targeting retiring from farming. Over 59 percent of respondents said they do not have a target age at which they would like to retire from farming. Individuals who consider farming to be their primary occupation were more likely than those who do not consider farming to be their primary occupation to have a target age at which they would like to retire from farming. The average target retirement age is 68. However, there is a large range of stated target ages, with the youngest being 50 and the oldest being 90.

To facilitate a better understanding of which resources farmers use for financial planning, the survey asked respondents to check all of the resources that they use from the following list: professional financial advisor, UW-Extension services/workshops, online resources, financial institution services, and friends and/or family. In addition, if they use another resource not listed, they were given the option to write in the resource(s) they use. Table A.2 presents the full table of responses. The most common resource used both on its own or in combination with others is a professional financial advisor. The least commonly used resource is UW-Extension services/workshops; however, due to small sample sizes, statistical differences were not found.

Farmers were also asked about whether they consider current or future eligibility for Social Security Programs or Medicaid/Medicare when making financial decisions. Results are shown in

Table 7. Only about 15 percent of respondents said they do not consider current or future eligibility when making financial decisions. The most commonly considered eligibility was Social Security programs in the future. Table A.3 presents the full tabulation of eligibility considerations.

Table 7. Considered Eligibility for Programs Now and in the Future

	Count
Considers eligibility for Social Security programs now	21
Considers eligibility for Social Security programs in the future	31
Considers eligibility for Medicare or Medicaid programs now	22
Considers eligibility for Medicare or Medicaid programs in the future	27
None	8

As discussed earlier, retirement in farming goes beyond just financial considerations; for many, it also includes farm continuation planning. Table 8 presents results on whether individuals have a continuation plan in place as well as the average age for each response. The majority of respondents had at least started a continuation plan. However, less than a third of respondents had one formally in place. There is a clear age gradient when looking at the level of continuation planning that has been completed, with the average age of those with a plan formally in place being the oldest and those without a plan being the youngest.

Table 8. Continuation Planning

	Count	Percent	Average Age
Yes	20	32.26	59.1
Have started but do not have one formally in place yet	13	20.97	57.9
No	29	46.77	51.4
Grand Total	62	100.00	55.2

Lastly, differences in continuation planning are examined by whether individuals had attended any UW-Extension seminars or events in the last five years. Table 9 shows the status of the individual's continuation planning by whether they had attended a UW-Extension event. In addition, the table is broken out to differentiate whether the individuals attended an event about

retirement or farm continuation planning or a different type of event. As one would hope, those who have attended an event specifically about retirement or continuation planning have the highest percentage of having a plan in place or at least having a plan started. However, attending an event about a topic other than retirement or continuation planning does not appear to have spillover effects. Individuals who attended other events appear to be just as likely as those who had not attended any events to report having a continuation plan in place, and they also appear to be less likely to have started a plan.

Table 9. Continuation Planning by UW-Extension Event Attendance

Do you have a continuation plan in place?	Percent
Attended Retirement or Farm Continuation Planning Event	
Yes	33.33
Have started plan but do not have one formally in place yet	33.33
No	33.33
Attended a Different Extension Event	
Yes	31.25
Have started plan but do not have one formally in place yet	12.50
No	56.25
Did Not Attend an Event	
Yes	31.25
Have started plan but do not have one formally in place yet	18.75
No	50.00

4. Discussion

First, regarding farmers' interactions with SSA, it was found that calling was the most preferred method of interaction, whereas visiting an office in person was the least preferred method. However, it is important to note that 36 percent of respondents listed visiting in person as a

preferred method of interaction. In addition, this percentage increases to almost 40 percent for respondents living within 30 miles of their nearest SSA office. The importance of having a variety of methods for interacting is clearly highlighted here. For some individuals in more rural areas where internet coverage may be limited or for more senior individuals who are not as proficient with the Internet, having the ability to call and/or visit an office in person is crucial. Yet, in general, there does appear to be clear preferences for online interaction methods as well, specifically among younger respondents. Continuing to monitor these preferences over time will be important to inform SSA decisions about methods made available to individuals for communication.

Regarding “My Social Security,” it is promising to note that almost 60 percent of individuals had heard of the platform. More specifically, more senior individuals were more likely than younger individuals to have heard of the platform. However, this may be an indication that younger individuals may not be informed about it or may not think that it is of interest or benefit to them. These findings may be helpful when considering future ways that the platform is described and benefits explained to potential recipients.

Transitioning to the financial and retirement planning findings, one key result that stands out is that at most only 58 percent of those farmers who consider eligibility for programs now or in the future consider eligibility for Social Security programs in the future. This presents a clear opportunity for agencies and financial planners to inform farmers now about these benefits to help them factor them into their current decision-making. One strategy that may be especially effective is informing farmers about the number of quarters they need to pay in in order to be eligible for OASI benefits and the requirements to be eligible for SSDI in the case that they become disabled and need to apply for those benefits.

Lastly, when looking at continuation planning, less than a third of all respondents reported having a continuation plan in place. Given the average age of almost 55 in the sample, with almost a third of the sample aged 65+, this is an important fact to note. This may present a clear opportunity for UW-Extension to work with farmers to help them begin to implement their continuation plans. Particularly, the lack of spillover across events may be an easy opportunity for this. For example, having brochures with information about continuation planning at other events may be the nudge that individuals need to initiate difficult yet important conversations around the topic of retirement and what will happen to the farm in the case of retirement.

5. Conclusion

This survey is a first step at better understanding how farmers, in this case specifically those in Wisconsin, are preparing for retirement. The findings here highlight three key policy-relevant findings. First, a majority of farmers live more than 20 miles from their nearest SSA office, with almost a quarter of those surveyed living more than 30 miles from their nearest SSA office. Proximity to an office appears to influence preferred methods of interaction with SSA, specifically going into an office in person. Policy-wise this matters when considering resources available to help those living far from offices navigate complex questions that may be easier to answer through an in-person visit. This interacts with the second key finding: older farmers prefer to interact with SSA via methods that do not require the Internet—calling or visiting an office in-person—when compared to younger farmers. The intersectionality between distance and age was not studied here due to the limited sample size; however, in future work, this interaction should be studied to help inform policy through which SSA helps rural elderly populations. The last key finding is that farmers use a combination of resources when planning for retirement. Attending a UW-Extension event about retirement planning increases the probability that individuals have at least started a continuation plan, but there does not appear to be spillover from attending other types of UW-Extension events. This lack of spillover effects can be acted upon by UW-Extension if it is interested in helping farmers prepare for retirement in more subtle ways, for example, by providing information at events where retirement is not the focus of the event. Overall, future work is needed to further study and understand the challenges faced by farmers so that relevant parties (financial planners, Extension agencies, lawmakers etc.) can best serve this important group of individuals.

References

- Data Axle. (n.d.). [List of farms in Wisconsin with NAICS codes: 111, 1121, 1122, 1123, 1124]. Reference Solutions. Retrieved February 1, 2023.
- Hachfeld, Gary A., David B. Bau, C. Robert Holcomb, James N. Kurtz, J. William Craig, and Kent D. Olson. 2009. "Farm transition and estate planning: farmers' evaluations and behavioral changes due to attending workshops." *The Journal of Extension* 47 (2): 1–7.
- Heleba, Debra, Robert Parsons, and Michael Sciabarrasi. 2004. "Minimizing farm business succession risk in New England: Delivery of transferring the farm workshops." *The Journal of Extension* 42 (6): 17.
- Glover, Jane L., and Trish Reay. 2015. "Sustaining the Family Business with Minimal Financial Rewards: How Do Family Farms Continue?" *Family Business Review* 28 (2): 163–177.
- Kimhi, Ayal, and Ramon Lopez. 1999. "A Note on Farmers' Retirement and Succession Considerations: Evidence from a Household Survey." *Journal of Agricultural Economics* 50 (1): 154–162.
- Kirkpatrick, Joy. 2013. "Retired Farmer—An Elusive Concept." *Choices. The Magazine of Food, Farm, and Resources* 28 (2): 1–5.
- Lobley, Matt, John Baker, and Ian Whitehead. 2016. "Farm Succession and Retirement: Some International Comparisons." *Journal of Agriculture, Food Systems, and Community Development* 1 (1): 49–64.
- Maule, Beatrice, Wendong Zhang, and David Baker. 2020. "Iowa Farmers' Business and Farm Transfer Plans: A Comparison between 2019 and 2006." Center for Agricultural and Rural Development (CARD) Publications 20-pb30, Center for Agricultural and Rural Development (CARD), Iowa State University.
- Mishra, Ashok K., and Hisham S. El-Osta. 2008. "Effect of Agricultural Policy on Succession Decisions of Farm Households." *Review of Economics of the Household* 6 (3): 285–307.
- Mishra, Ashok K., Ron L. Durst, and Hisham S. El-Osta. 2005. "How Do US Farmers Plan for Retirement?" *Amber Waves: The Economics of Food, Farming, Natural Resources, and Rural America*: 12-18.
- Mishra, Ashok K., James D. Johnson, and Mitchell Morehart. 2003. "Retirement and Succession Planning of Farm Households: Results from a National Survey." National Public Policy

Education Committee, Salt Lake City. DOI: http://www.farmfoundation.org/news/articlefiles/85-Mishrapaper10-1-03_Version3.pdf.

USDA National Agricultural Statistics Service. 2017. "Census of Agriculture." United States Department of Agriculture, Washington, D.C. www.nass.usda.gov/AgCensus.

Appendix

Table A.1 Full Tabulation of Communication Preferences

	Count	Average Age
Call	10	59
Call, Email	1	46
Call, Email, Online Services	6	48
Call, Email, Online Services, Visit an office in-person	7	61
Call, Email, Visit an office in-person	1	40
Call, Online Services	4	60
Call, Online Services, Visit an office in-person	2	64
Call, Visit an office in-person	3	68
Email	8	48
Email, Online Services	1	66
Email, Visit an office in-person	1	52
Online Services	7	45
Online Services, Visit an office in-person	2	63
Visit an office in-person	5	64
Grand Total	58	56

Table A.2 Resources Used for Financial Planning

Resource(s)	Count
Financial institution services	4
Financial institution services, Other: Please describe	1
Friends and/or family members	5
Online resources	5
Online resources, Financial institution services, Friends and/or family members	1
Online resources, Friends and/or family members	2
Other: Please describe	2
Professional financial advisor	13

Professional financial advisor, Financial institution services	4
Professional financial advisor, Financial institution services, Friends and/or family members	1
Professional financial advisor, Financial institution services, Other: Please describe	1
Professional financial advisor, Friends and/or family members	3
Professional financial advisor, Online resources	1
Professional financial advisor, Other: Please describe	1
Professional financial advisor, UW-Extension services/workshops	1
Professional financial advisor, UW-Extension services/workshops, Friends and/or family members	1
Professional financial advisor, UW-Extension services/workshops, Online resources, Financial institution services	1
Professional financial advisor, UW-Extension services/workshops, Online resources, Financial institution services, Friends and/or family members	1
Professional financial advisor, UW-Extension services/workshops, Online resources, Financial institution services, Friends and/or family members, Other: Please describe	1
Professional financial advisor, UW-Extension services/workshops, Online resources, Other: Please describe	1
Professional financial advisor, UW-Extension services/workshops, Other: Please describe	1
UW-Extension services/workshops	1
UW-Extension services/workshops, Online resources, Friends and/or family members	1
Grand Total	53

Table A.3 Full Tabulation of Eligibility Considerations

Row Labels	Count
Eligibility for Medicare or Medicaid in the future	3
Eligibility for Social Security programs in the future	6
Eligibility for Social Security programs in the future, Eligibility for Medicare or Medicaid in the future	12
Eligibility for Social Security programs in the future, Eligibility for Medicare or Medicaid now	2
Eligibility for Social Security programs in the future, Eligibility for Medicare or Medicaid now, Eligibility for Medicare or Medicaid in the future	1
Eligibility for Social Security programs now	1
Eligibility for Social Security programs now, Eligibility for Medicare or Medicaid in the future	1
Eligibility for Social Security programs now, Eligibility for Medicare or Medicaid now	9
Eligibility for Social Security programs now, Eligibility for Social Security programs in the future, Eligibility for Medicare or Medicaid now, Eligibility for Medicare or Medicaid in the future	10
None	8
Grand Total	53



Center for Financial Security

School of Human Ecology
University of Wisconsin-Madison

1300 Linden Drive
Madison, WI 53706

608-890-0229
cfs@mailplus.wisc.edu
cfs.wisc.edu