

## Well Being 59

### surveyIntro survey intro

We are interested in how couples make their retirement decisions. In particular, we want to know if and how partners take account of each others preferences when making retirement decisions. You have been selected for this survey because in My Household you noted you currently lived with a partner. Due to how this survey is organized, we are only surveying members 62 or younger who live with someone who is 10 or fewer years apart from you in age.

### S001 have a partner

Do you have a partner (husband, wife or significant other) with whom you live?

1 Yes

2 No

IF have a partner = Yes THEN

|

| **RA** age

| What is your age?

| Integer

|

| IF age <= 62 THEN

||

|| **SA** partner's age

|| What is your partner's age?

|| Integer

||

|| IF abs(respondent age - partner age) <= 10 THEN

|||

||| [Questions S002 to RH are displayed as a table]

|||

||| **S002** paid work

||| Do you do any paid work?

||| 1 Yes, usually hours per week

||| 2 No

|||

||| **RH** paid work hours per week

|||

||| Integer

|||

||| IF paid work = Yes, usually hours per week and paid work hours per week = empty

||| THEN

|||

||| **checkNoHours** no hours given

||| You did not complete the answer to the previous question. Your answers are important to

||| us. Please return to the previous screen and answer to the best of your ability.

|||

|||

|||

||| **checkZeroHours** zero hours given

||| You entered 0 for hours worked. Your answers are important to us. Please return to the

||| previous screen and answer to the best of your ability.

|||

|||

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|||
|||
||| checkConflictYou no work, but hours specified you
||| You have answered that you do not work, but you entered hours worked. Your answers are
||| important to us. Please return to the previous screen(s) and modify your answers.
|||
||| ENDIF
|||
||| [Questions S003 to SH are displayed as a table]
|||
||| S003 partner paid work
||| Does your partner do any paid work?
||| 1 Yes, usually hours per week
||| 2 No
|||
||| SH partner paid work hours per week
|||
||| Integer
|||
||| IF partner paid work = Yes, usually hours per week and partner paid work hours
||| per week = empty THEN
|||
||| checkNoHours no hours given
||| You did not complete the answer to the previous question. Your answers are important to
||| us. Please return to the previous screen and answer to the best of your ability.
|||
|||
|||
||| checkZeroHours zero hours given
||| You entered 0 for hours worked. Your answers are important to us. Please return to the
||| previous screen and answer to the best of your ability.
|||
|||
|||
||| checkConflictPartner no work, but hours specified partner
||| You have answered that your partner does not work, but you entered hours worked for
||| your partner. Your answers are important to us. Please return to the previous screen(s)
||| and modify your answers.
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
ENDIF

IF RandomYou[1] = empty THEN
|
| LOOP FROM 1 TO 6 DO
||
| ENDDO

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|  
ENDIF

IF have a partner = Yes and age <= 6No and abs(respondent age - partner age) <= Yes0 and !(paid work = No and partner paid work = No) THEN

| [Questions R\_introYou to dummytableend are displayed as a table]

| **R\_introYou** ratings intro

| The next questions describe possible ways in which you and your partner can retire. We call them retirement scenarios. To explain this, we assume for the moment that your partner is two years younger than you, and you both have full-time jobs of 40 hours per week. Suppose that, when you are 62 years old (and your partner is 60 years old), you and your partner still work the same number of hours per week as now, in similar positions. Also suppose that your and your partner's employers fully cooperate with all the scenarios described. The retirement scenarios are indicated on a timeline, where changes are indicated together with the ages of you and your partner. Let us consider an example. First consider your own retirement path, indicated by the time line below. The pink box indicates you are still at work. The yellow box means that you have reduced your hours and work less than you currently do (gradual retirement). The blue box indicates that you have stopped working and are fully retired. In the example below, you work 40 hours per week until age 65. Then you work 24 hours per week until age 68, but since you get a partial pension in addition to part-time earnings, your net income remains the same as before age 65. At age 68 you retire completely and your net pension income becomes 75% of your net income before age 65. Example:

| **dummytableend** dummytableend

| [Questions R\_intro1 to R\_intro2 are displayed as a table]

| **R\_intro1** introductory example 1

| Below we have reproduced your time line and added the time line for your partner. Your partner has no gradual retirement and retires completely when you turn 65, that is, when he she is 63. Your partner's pension income is 75% of his/her last net earnings. Example:

| [Questions R001\_intro1You to R001\_intro2You are displayed as a table]

| **R001\_intro1You** rating 1 intro 1 you

| We now present retirement scenario 1. Your own retirement time line:

| **R001\_intro2You** rating 1 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R001\_intro to R001\_partner are displayed as a table]

| **R001\_intro** rating 1 intro

| How would you and your partner rate the following retirement scenario? (Remember, this is how you think your partner would feel about the scenario, not the result of you asking for your partner's opinion.) Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R001\_you** rating 1 from your point of view

| From your point of view

| 1 1  
| 2 2  
| 3 3  
| 4 4  
| 5 5  
| 6 6  
| 7 7  
| 8 8  
| 9 9  
| 10 10

| [Questions R002\_intro1You to R002\_intro2You are displayed as a table]

| **R002\_intro1You** rating 2 intro 1 you

| Retirement scenario 2. Your own retirement time line:

| **R002\_intro2You** rating 2 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R002\_intro to R002\_partner are displayed as a table]

| **R002\_intro** rating 2 intro

| How would you and your partner rate the following retirement scenario? Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R002\_you** rating 2 from your point of view

| From your point of view

| 1 1  
| 2 2  
| 3 3  
| 4 4  
| 5 5  
| 6 6  
| 7 7  
| 8 8  
| 9 9  
| 10 10

| [Questions R003\_intro1You to R003\_intro2You are displayed as a table]

| **R003\_intro1You** rating 3 intro 1 you

| Retirement scenario 3. Your own retirement time line:

| **R003\_intro2You** rating 3 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R003\_intro to R003\_partner are displayed as a table]

| **R003\_intro** rating 3 intro

| How would you and your partner rate the following retirement scenario? Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R003\_you** rating 3 from your point of view

| From your point of view

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10

| [Questions R004\_intro1You to R004\_intro2You are displayed as a table]

| **R004\_intro1You** rating 4 intro 1 you

| Retirement scenario 4. Your own retirement time line:

| **R004\_intro2You** rating 4 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R004\_intro to R004\_partner are displayed as a table]

| **R004\_intro** rating 4 intro

| How would you and your partner rate the following retirement scenario? Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R004\_you** rating 4 from your point of view

| From your point of view

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10

| [Questions R005\_intro1You to R005\_intro2You are displayed as a table]

| **R005\_intro1You** rating 5 intro 1 you

| Retirement scenario 5. Your own retirement time line:

| **R005\_intro2You** rating 5 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R005\_intro to R005\_partner are displayed as a table]

| **R005\_intro** rating 5 intro

| How would you and your partner rate the following retirement scenario? Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R005\_you** rating 5 from your point of view

| From your point of view

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10

| [Questions R006\_intro1You to R006\_intro2You are displayed as a table]

| **R006\_intro1You** rating 6 intro 1 you

| Retirement scenario 6. Your own retirement time line:

| **R006\_intro2You** rating 6 intro 2 you

| On the next screen we add your partner's time line.

| [Questions R006\_intro to R006\_partner are displayed as a table]

| **R006\_intro** rating 5 intro

| How would you and your partner rate the following retirement scenario? Please provide your rating using a number between 1 (for very unattractive) and 10 (for very attractive).

| **R006\_you** rating 6 from your point of view

| From your point of view

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8

| 9 9

| 10 10

| **R006\_partner** rating 6 from your partner's point of view

| From your partner's point of view

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| 7 7

| 8 8  
| 9 9  
| 10 10

| **choice\_intro** choice questions intro

| The next questions are about retirement scenarios, but now we ask you to choose between two  
| different scenarios, named A and B. For each of these scenarios we will ask you three  
| questions: We ask you to choose if it were up to you, what you think your partner would  
| choose if it were up to him/her, and what would be the most likely outcome if you had to  
| decide jointly with your partner.

| LOOP FROM 1 TO 3 DO

| ENDDO

| [Questions C001\_you to C001\_joint are displayed as a table]

| **C001\_you** choice 1 you

| Considering your own preferences and not those of your partner, what would you prefer?

- | 1 A
- | 2 B

| **C001\_partner** choice 1 partner

| Considering your partner's preferences and not those of yourself, what do you think your  
| partner would prefer?

- | 1 A
- | 2 B

| **C001\_joint** choice 1 joint

| If, as a couple, you would have to decide jointly on choosing between these scenarios, what  
| would be the most likely outcome?

- | 1 A
- | 2 B

| [Questions C002\_you to C002\_joint are displayed as a table]

| **C002\_you** choice 2 you

| Considering your own preferences and not those of your partner, what would you prefer?

- | 1 A
- | 2 B

| **C002\_partner** choice 2 partner

| Considering your partner's preferences and not those of yourself, what do you think your  
| partner would prefer?

- | 1 A
- | 2 B

| **C002\_joint** choice 2 joint

| If, as a couple, you would have to decide jointly on choosing between these scenarios, what  
| would be the most likely outcome?

- | 1 A
- | 2 B

| [Questions C003\_you to C003\_joint are displayed as a table]

| **C003\_you** choice 3 you

| Considering your own preferences and not those of your partner, what would you prefer?

| 1 A

| 2 B

| **C003\_partner** choice 3 partner

| Considering your partner's preferences and not those of yourself, what do you think your partner would prefer?

| 1 A

| 2 B

| **C003\_joint** choice 3 joint

| If, as a couple, you would have to decide jointly on choosing between these scenarios, what would be the most likely outcome?

| 1 A

| 2 B

| [Questions C004\_you to C004\_joint are displayed as a table]

| **C004\_you** choice 4 you

| Considering your own preferences and not those of your partner, what would you prefer?

| 1 A

| 2 B

| **C004\_partner** choice 4 partner

| Considering your partner's preferences and not those of yourself, what do you think your partner would prefer?

| 1 A

| 2 B

| **C004\_joint** choice 4 joint

| If, as a couple, you would have to decide jointly on choosing between these scenarios, what would be the most likely outcome?

| 1 A

| 2 B

| **background\_Intro** background intro

| We are going to ask background questions on you and your partner. You do not need to involve your partner when responding to these questions. Please respond to the best of your knowledge.

| **E1** partner education

| What is the highest level of school your partner has completed or the highest degree he or she has received?

| 1 Less than 1st grade

| 2 1st,2nd,3rd,or 4th grade

| 3 5th or 6th grade

| 4 7th or 8th grade

| 5 9th grade

| 6 10th grade



- | 7 11th grade
- | 8 12th grade NO DIPLOMA
- | 9 HIGH SCHOOL GRADUATE high school DIPLOMA  
or the equivalent (For example: GED)
- | 10 Some college but no degree
- | 11 Associate degree in college Occupational/vocational program
- | 12 Associate degree in college Academic program
- | 13 Bachelor's degree (For example: BA,AB,BS)
- | 14 Master's degree (For example: MA,MS,MEng,MEd,MSW,MBA)
- | 15 Professional School Degree (For example: MD,DDS,DVM,LLB,JD)
- | 16 Doctorate degree (For example: PhD,EdD)

| **E2** partner hispanic latino

| Does your partner consider him/herself Hispanic or Latino?

- | 1 Yes
- | 2 No

| **E3** partner white

| Does your partner consider him/herself primarily white or Caucasian, Black or African American, American Indian, or Asian?

- | 1 White/Caucasian
- | 2 Black/African American
- | 3 American Indian or Alaskan Native
- | 4 Asian or Pacific Islander
- | 5 Other

| IF paid work hours per week > 0 THEN

|| [Questions W1 to W1\_amount are displayed as a table]

|| **W1** salary on job

|| How much was your annual salary on your main job in the last calendar year, before taxes and other deductions? If you have your W2 available for the year 2008, this is reported in box 1.

- || 1 \$
- || 2 I don't know

|| **W1\_amount** salary amount

|| Range: 0..650000

|| IF salary on job = I don't know or salary amount = empty THEN

||| **W1a** salary amount brackets

||| Can you give the range that contains the annual salary on your main job in the last calendar year, before taxes and deductions?

- ||| 1 Less than \$10,000
- ||| 2 \$10,001 - \$20,000
- ||| 3 \$20,001 - \$30,000
- ||| 4 \$30,001 - \$40,000
- ||| 5 \$40,001 - \$50,000
- ||| 6 \$50,001 - \$75,000

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|| 7 $75,001 - $100,000
|| 8 More than $100,000
|| 9 I don't know
||
| ENDIF
|
| ENDIF
|
| IF partner paid work hours per week > 0 THEN
|
| [Questions W2 to W2_amount are displayed as a table]
|
| W2 salary on job partner
| To the best of your knowledge, how much was your partner's annual salary in the last
| calendar year, before taxes and other deductions?
| 1 $
| 2 I don't know
|
| W2_amount salary amount partner
|
| Range: 0..650000
|
| IF salary on job partner = I don't know or salary amount partner = empty THEN
|
| W2a salary amount brackets partner
| Can you give the range that contains your partner's annual salary on the main job in the
| last calendar year, before taxes and deductions?
| 1 Less than $10,000
| 2 $10,001 - $20,000
| 3 $20,001 - $30,000
| 4 $30,001 - $40,000
| 5 $40,001 - $50,000
| 6 $50,001 - $75,000
| 7 $75,001 - $100,000
| 8 More than $100,000
| 9 I don't know
|
| ENDIF
|
| ENDIF
|
| W3 other sources of income
| In the last calendar year, did you personally receive any other income, for example, from
| private disability and unemployment insurance payments, consulting fees, rent from your home
| or second home, odd jobs, and so forth? DO NOT INCLUDE FINANCIAL SUPPORT FROM
| RELATIVES OR
| FRIENDS. DO NOT INCLUDE PERSONAL INCOME RECEIVED BY YOUR PARTNER.
| 1 Yes
| 2 No
| 3 I don't know
|
| IF other sources of income = Yes THEN

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|
|
| W3a other sources of income amount
| How much did you receive altogether from these other sources in 2008, (before taxes and
| other deductions)?
| Range: 0..650000
|
|
| IF other sources of income amount = empty THEN
|
|
| W3_brackets other sources of income amount brackets
| Can you give the range that contains your personal other income?
| 1 Less than $10,000
| 2 $10,001 - $20,000
| 3 $20,001 - $30,000
| 4 $30,001 - $40,000
| 5 $40,001 - $50,000
| 6 $50,001 - $75,000
| 7 $75,001 - $100,000
| 8 More than $100,000
| 9 I don't know
|
|
| ENDIF
|
| ENDIF
|
| W4 other sources of income partner
| In the last calendar year, did your partner receive any other income, for example, from
| private disability and unemployment insurance payments, consulting fees, rent from your home
| or second home, odd jobs, and so forth? DO NOT INCLUDE FINANCIAL SUPPORT FROM
| RELATIVES OR
| FRIENDS.
| 1 Yes
| 2 No
| 3 I don't know
|
| IF other sources of income partner = Yes THEN
|
|
| W4a other sources of income amount partner
| Approximately how much did your partner receive altogether from these other sources in
| 2008, (before taxes and other deductions)?
| Range: 0..650000
|
|
| IF other sources of income amount partner = empty THEN
|
|
| W4_brackets other sources of income amount brackets partner
| Can you give the range that contains your partner's personal other income?
| 1 Less than $10,000
| 2 $10,001 - $20,000
| 3 $20,001 - $30,000
| 4 $30,001 - $40,000
| 5 $40,001 - $50,000
| 6 $50,001 - $75,000
| 7 $75,001 - $100,000

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|| 8 More than $100,000
|| 9 I don't know
||
| ENDIF
|
| ENDIF
|
| IF paid work hours per week >0 THEN
|
| J1 job satisfaction
| Are you very satisfied, somewhat satisfied, about evenly satisfied and dissatisfied,
| somewhat dissatisfied, or very dissatisfied with your current job?
| 1 Very satisfied
| 2 Somewhat satisfied
| 3 Even
| 4 Somewhat dissatisfied
| 5 Very dissatisfied
|
| ENDIF
|
| IF partner paid work hours per week >0 THEN
|
| J2 job satisfaction partner
| Would you say your partner is very satisfied, somewhat satisfied, about evenly satisfied
| and dissatisfied, somewhat dissatisfied, or very dissatisfied with his/her current job?
| 1 Very satisfied
| 2 Somewhat satisfied
| 3 Even
| 4 Somewhat dissatisfied
| 5 Very dissatisfied
|
| ENDIF
|
| S1 chance live to be 75 or more
| What is the percent chance that you will live to be 75 or more? 0 IS ABSOLUTELY NO CHANCE
| 100 IS ABSOLUTELY CERTAIN
| Range: 0..100
|
| IF chance live to be 75 or more = 50 THEN
|
| S1a equally likely or unsure
| Do you think that it is about equally likely that you will die before 75 as it is that you
| will live to 75 or beyond, or are you just unsure about the chances?
| 1 Equally likely to die
| 2 Unsure about the chances
|
| ENDIF
|
| S2 chance live to be 75 or more partner
| In your view, what is the percent chance that your partner will live to be 75 or more? 0 IS
| ABSOLUTELY NO CHANCE 100 IS ABSOLUTELY CERTAIN
| Range: 0..100
```

| IF chance live to be 75 or more partner = 50 THEN

| | **S2a** equally likely or unsure partner

| | Do you think that it is about equally likely that your partner will die before 75 as it is that he/she will live to 75 or beyond, or are you just unsure about the chances?

| | 1 Equally likely to die

| | 2 Unsure about the chances

| | ENDIF

| IF paid work hours per week >0 THEN

| | **S3** health limit work

| | What about the chances that your health will limit your work activity after you reach age 62? 0 IS ABSOLUTELY NO CHANCE 100 IS ABSOLUTELY CERTAIN

| | Range: 0..100

| | IF health limit work = 50 THEN

| | | **S3a** equally likely or unsure

| | | Do you think that it is about equally likely or are you just unsure about the chances?

| | | 1 Equally likely

| | | 2 Unsure about the chances

| | | ENDIF

| | ENDIF

| IF partner paid work hours per week >0 THEN

| | **S4** health limit work partner

| | What about the chances that your partner's health will limit his/her work activity after reaching age 62? 0 IS ABSOLUTELY NO CHANCE 100 IS ABSOLUTELY CERTAIN

| | Range: 0..100

| | IF health limit work partner = 50 THEN

| | | **S4a** equally likely or unsure partner

| | | Do you think that it is about equally likely or are you just unsure about the chances?

| | | 1 Equally likely

| | | 2 Unsure about the chances

| | | ENDIF

| | ENDIF

| **CS\_001** HOW PLEASANT INTERVIEW

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

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting  
| 4 Uninteresting  
| 5 Very uninteresting

| **CS\_003** COMMENTS

| Do you have any other comments on the interview? Please type these in the box below.

| Memo

|  
ENDIF