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 other's 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.
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

ENDIF

IF RandomYou[1] = empty THEN

LOOP FROM 1 TO 6 DO

ENDDO
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
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
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
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

IF other sources of income = Yes THEN
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

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

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

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

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
| 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
Neither interesting nor uninteresting
Uninteresting
Very uninteresting

CS_003 COMMENTS
Do you have any other comments on the interview? Please type these in the box below.
Memo

ENDIF