

Well Being 341

intro intro

We would like to begin by asking you a series of questions about your personal experiences with various types of financial services companies. Please answer these questions to the best of your knowledge.

CP_A_01 done business with company that later went out of business

Have you ever personally done business with an insurance company, a bank, or another financial services company that later went out of business?

CP_A_02 ever charged inappropriate fee

Have you ever been charged a fee or penalty by a bank, credit card, or other financial services company that you thought was incorrectly assessed?

CP_A_03 unfairly denied claim

Have you ever personally submitted a medical claim to a health insurance company that you thought was unfairly or improperly denied, or for which they paid less than the full amount you felt you were owed?

CP_A_04 know someone with unfairly denied claim

Have you ever personally known someone who submitted a claim for a nursing home or home health care expense to their long-term care insurance company and whose company unfairly or improperly denied the claim or paid less than the full amount owed?

[The following questions are displayed as a table]

CP_B_01 commercial institution still in business 20 years intro

Below is a list of various types of commercial institutions. For every 100 institutions of the type listed below that operate in the United States today, please enter your best estimate of how many of these institutions will still be in business in 20 years.

CP_B_01a U.S. company 1000 people

Companies employing at least 1,000 people

Range: 0.0..100.0

CP_B_01b Banks

Banks

Range: 0.0..100.0

CP_B_01c Companies that sell health insurance

Companies that sell health insurance

Range: 0.0..100.0

CP_B_01d Companies that sell automobile insurance

Companies that sell automobile insurance

Range: 0.0..100.0

CP_B_01e Companies that sell long-term care insurance

Companies that sell long-term care insurance

Range: 0.0..100.0

CP_B_01f Companies that sell life insurance

Companies that sell life insurance

Range: 0.0..100.0

CP_B_01g Companies that sell life income annuities

Companies that sell life income annuities

Range: 0.0..100.0

[End of table display]

[The following questions are displayed as a table]

CP_B_02 out of every 100 insurance claims how many unfair

Next, we would like to ask you about insurance claims. Out of every 100 insurance claims of the type listed below, how many of these claims do you think are unfairly or improperly denied by insurance companies or settled for less than the full amount owed?

CP_B_02a Life insurance claims

Life insurance claims

Range: 0.0..100.0

CP_B_02b Health insurance claims

Health insurance claims

Range: 0.0..100.0

CP_B_02c Long-term care insurance claims

Long-term care insurance claims

Range: 0.0..100.0

[End of table display]

[The following questions are displayed as a table]

CP_B_03 out of every 100 insurance companies how many raise price more than inflation over 10 years

Next, we would like to ask you about your expectations about future insurance prices. Out of every 100 companies that sell the following type of insurance in the U.S., how many of them, if any, do you believe are likely to raise prices on this type of insurance by more than the rate of inflation over the next decade?

CP_B_03a Companies that sell life insurance

Companies that sell life insurance

Range: 0.0..100.0

CP_B_03b companies that sell Health insurance

Companies that sell health insurance

Range: 0.0..100.0

CP_B_03c Companies that sell long-term care insurance

Companies that sell long-term care insurance

Range: 0.0..100.0

[End of table display]

[The following questions are displayed as a table]

CP_C_01 trust intro

Below is a list of institutions, individuals and organizations in this country. How would you rate your trust in each of the following institutions or individuals?

CP_C_01a An average person you just happen to meet

An average person you just happen to meet

CP_C_01b Banks

Banks

CP_C_01c US companies employing at least 1,000 people
US companies employing at least 1,000 people

CP_C_01d Not-for-profit organizations
Not-for-profit organizations

CP_C_01e The U.S federal government
The U.S federal government

CP_C_01f Your state government
Your state government

CP_C_01g Companies that sell health insurance
Companies that sell health insurance

CP_C_01h Companies that sell life insurance
Companies that sell life insurance

CP_C_01i Companies that sell long-term care insurance
Companies that sell long-term care insurance

CP_C_01j Companies that sell life income annuities
Companies that sell life income annuities

[End of table display]

CP_C_02 How often do you lend money to your friends?
How often do you lend money to your friends?

CP_C_03 How often do you lend personal possessions to your friends?
How often do you lend personal possessions to your friends?

[The following questions are displayed as a table]

CP_C_04 "You can't trust strangers anymore."
Please indicate whether you agree or disagree with the following statements on a five-point scale."You can't trust strangers anymore."

CP_C_05 "When dealing with strangers, one is better off using caution before trusting them."
"When dealing with strangers, one is better off using caution before trusting them."

[End of table display]

[The following questions are displayed as a table]

CP_D_01 financially sound intro
For each of the following types of organizations, rate how strongly you agree or disagree with the statement provided. These types of organizations are likely to remain financially sound for many years to come.

CP_D_01a Banks financially sound
Banks

CP_D_01b Companies that sell health insurance financially sound
Companies that sell health insurance

CP_D_01c Companies that sell life insurance financially sound

Companies that sell life insurance

CP_D_01d Companies that sell long-term care insurance
Companies that sell long-term care insurance

CP_D_01e Companies that sell life income annuities
Companies that sell life income annuities

[End of table display]

[The following questions are displayed as a table]

CP_D_02 do the right thing intro

These types of organizations are very likely to “do the right thing” for customers when making business decisions.

CP_D_02a Banks financially sound
Banks

CP_D_02b Companies that sell health insurance financially sound
Companies that sell health insurance

CP_D_02c Companies that sell life insurance financially sound
Companies that sell life insurance

CP_D_02d Companies that sell long-term care insurance
Companies that sell long-term care insurance

CP_D_02e Companies that sell life income annuities
Companies that sell life income annuities

[End of table display]

[The following questions are displayed as a table]

CP_D_03 short term profits ahead of long term relationships intro

These types of organizations are willing to put short term profits ahead of long-term relationships with customers.

CP_D_03a Banks financially sound
Banks

CP_D_03b Companies that sell health insurance financially sound
Companies that sell health insurance

CP_D_03c Companies that sell life insurance financially sound
Companies that sell life insurance

CP_D_03d Companies that sell long-term care insurance
Companies that sell long-term care insurance

CP_D_03e Companies that sell life income annuities
Companies that sell life income annuities

[End of table display]

[The following questions are displayed as a table]

CP_D_04 government limits ability of companies to raise prices intro

The government limits the ability of companies to raise prices or fees for these types of products.

CP_D_04a bank accounts limited
Bank accounts

CP_D_04b health insurance price raises limited
Health insurance

CP_D_04c life insurance prices limited
Life insurance

CP_D_04d long-term care insurance limited
Long-term care insurance

CP_D_04e life income annuities prices limited
Life income annuities

[End of table display]

[The following questions are displayed as a table]

CP_D_05 government would protect intro
The government would protect me from any losses I face from these types of products if the company providing them went bankrupt.

CP_D_05a government would protect from losses on bank accounts
Bank accounts

CP_D_05b government would protect from losses on health insurance
Health insurance

CP_D_05c government would protect from losses on life insurance
Life insurance

CP_D_05d government would protect from losses on long-term care insurance
Long-term care insurance

CP_D_05e government would protect from losses on life income annuities
Life income annuities

[End of table display]

CP_E_01 how much know about long term care insurance

On the following scale, please tell us how much you know about long-term care insurance compared to others your age.

- 1 Much Less
- 2 Somewhat Less
- 3 About Average
- 4 Somewhat More
- 5 Much More

IF CP_E_02 = EMPTY THEN

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| IF CP_E_02_rand = EMPTY THEN

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| ENDIF

|

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| IF CP_E_02_rand = 0 THEN
| |
| ELSEIF CP_E_02_rand = 50 THEN
| |
| ELSE
| |
| ENDIF
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ENDIF

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[The following questions are displayed as a table]

CP_E_02 how much know about long term care insurance

On average in the United States, how much do you think it would cost to stay in a nursing home for one full year?

String

CP_E_02DK how much know about long term care insurance

On average in the United States, how much do you think it would cost to stay in a nursing home for one full year?

1 Don't Know

[End of table display]

CP_E_03 fraction of covered costs vignette

Consider an 80 year old woman who has been living in a nursing home for over a year and is unable to walk, bathe, or eat without assistance. Approximately what fraction of her annual nursing home costs would be covered by Medicare?

1 None

2 1% - 25%

3 26% - 50%

4 51% - 75%

5 76% - 99%

6 All of it

7 Don't know

CP_E_04 do employer provided health plans cover extended stays

Do most of the standard employer-provided health insurance plans available in the U.S. cover the cost of extended stays in nursing homes?

CP_E_05 how much know about life income annuities

On the following scale, please tell us how much you know about life income annuities compared to others your age?

1 Much Less

2 Somewhat Less

3 About Average

4 Somewhat More

5 Much More

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IF CP_E_06 = EMPTY THEN
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| IF CP_E_06_rand = EMPTY THEN
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| ENDIF
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| IF CP_E_06_rand = 0 THEN
| |

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| ELSEIF CP_E_06_rand = 50 THEN  
|  
| ELSE  
|  
| ENDIF  
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ENDIF
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[The following questions are displayed as a table]

CP_E_06 what fraction of 65 year olds will live to 90

About what fraction of all 65 year olds alive today will still be alive in 25 years (at age 90)?

String

CP_E_06_dk what fraction of 65 year olds will live to 90 DK

About what fraction of all 65 year olds alive today will still be alive in 25 years (at age 90)?

1 Don't know

[End of table display]

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