



**New Retirement Account Message and Materials Testing  
 Screener for Consumers  
 Draft Sept 10, 2013**

**MARKET QUOTAS: RECRUIT 10 for 7 or 8 to show**

	Location-TBD	Location-TBD
	Date - TBD	Date - TBD
<u>Consumer cross section</u> a. Age 21-54 (distribution across age segments) b. Income distribution c. Savings distribution d. Gender and ethnicity distribution (soft quotas) e. Mix of employment status (full or part-time) and participation in employer-sponsored retirement savings plan (soft quotas)	<b>7:30 - 9:30pm</b>	<b>7:30 - 9:30pm</b>

**All respondents:**

- a. Between 21 and 54 years of age (Q3)
- b. Responsible for/share financial decisions in household (Q4)
- c. Employed full or part-time (D2)

**CONSUMER SCREENER**

**We are inviting people to participate in discussion on saving. We are interested in your opinions.**

**Q1 Industry sensitive:** Are you, any member of your household, relatives, or any close friends employed by...?

- 1. An insurance company

**make sense.**

2. A medical product manufacturer
3. A financial services company (including banking and credit cards)
4. A government agency
5. A market research company
6. A newspaper, TV, or radio station
7. A telecommunications company
8. A PR or advertising agency
9. None

**[TERMINATE IF YES TO ANY "RED" INDUSTRIES ABOVE]**

**Q2 Gender:** What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

**[RECRUIT MIX]**

**Q3 Age:** In which of the following age groups do you belong? Are you....

1. 20 or under **[THANK AND TERMINATE]**
2. 21-30
3. 31-34
4. 35-54
5. 55-64 **[THANK AND TERMINATE]**
6. 65 or older **[THANK AND TERMINATE]**

**[RECRUIT MIX]**

**[TERMINATE IF UNDER 21 OR 55 YEARS OF AGE OR OLDER]**

**Q4 Financial decision-making:** Which of the following best describes how financial decisions are made in your household?

1. I make all the financial decisions alone
2. I am involved equally in the financial decisions with my spouse/partner
3. I am only slightly involved in financial decisions in my household
4. I am not involved in the financial decisions in my household

**[TERMINATE IF SLIGHTLY/NOT INVOLVED IN FINANCIAL DECISIONS]**

**Q5 Savings:** Which of the following, if any, have you purchased or invested in over the past 2 years?

1. 401(k) saving plan at work
2. IRA saving plan
3. Personal savings account
4. Mutual funds or stock funds
5. U.S. Savings Bonds

6. None of these

**Q6 Amount saved:** Thinking of all the savings and investments you have, including retirement savings in a 401(k), 403B or similar employer sponsored retirement account, what would you estimate as the total amount of your household savings?

1. Less than \$10,000
2. Between \$10,000 and \$25,000
3. Between \$25,001 and \$50,000
4. Between \$50,001 and \$100,000
5. More than \$100,001

**[RECRUIT MIX – MAXIMUM OF 2 WITH SAVINGS OF \$100K OR MORE]**

**D1 Income:** Which of the following best describes your household income before taxes in 2010?

1. Less than \$25,000
2. \$25,000- \$49,999
3. \$50,000- \$74,999
4. \$75,000- \$99,999
5. \$100,000- \$149,999
6. \$150,000 or greater **[THANK AND TERMINATE]**

**[RECRUIT MIX]**

**D2 Employment:** Which of the following best describes your current employment status?

1. Employed full-time **[RECRUIT 8 WHO ARE EMPLOYED FULL TIME PER GROUP]**
2. Employed part-time **[RECRUIT 2 PER GROUP]**
3. Self employed **[THANK AND TERMINATE]**
4. Full-time homemaker **[THANK AND TERMINATE]**
5. Retired **[THANK AND TERMINATE]**
6. Looking for employment **[THANK AND TERMINATE]**

**D3 Employer savings plan:** Does your employer offer a 401(k) or similar payroll deduction savings plan?

1. Yes
2. No

**[RECRUIT MIX]**

**IF YES AT D3, ASK:**

**D4 Employer savings plan participation:** Do you participate in the 401(k) or similar payroll deduction savings plan?

1. Yes
2. No

**[RECRUIT MIX]**

**CLASSIFICATION QUESTIONS:**

**C1 Marital status:** What is your marital status?

1. Never married
2. Married
3. Divorced
4. Separated
5. Widow/er
6. Living with Partner

**C2 Education:** What is the highest level of education that you have completed?

1. Less than high school
2. High school graduate
3. Some college or trade school
4. College graduate
5. Post graduate

**[RECRUIT MIX]**

**D5 Hispanic:** Are you of Hispanic or Latino origin (ethnically)?

1. Yes
2. No

**[RECRUIT MIX]**

**C3 Race:** What is your race? Please select one or more. Are you... (ACCEPT ALL MULTIPLE ANSWERS)

1. White
2. Black or African-American
3. Asian
4. Native Hawaiian or other Pacific Islander
5. American Indian or Alaskan Native

## [RECRUIT MIX]

## ARTICULATION ASSESSMENT

**A1 Participation attitude:** I'm going to read a few statements to you. Please tell me how well each one describes you. You will be using a scale from 1 to 10 where **10** means the statement **describes you extremely well** and **1** means the statement **does NOT describe you at all**. You can use any number in between.

	Does NOT Describe Me At All (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Describes Me Extremely Well (10)
If asked to describe something I can usually do so in detail										
I'm comfortable expressing my opinions when I'm with other people										

**[TERMINATE IF ANSWER 1 - 6 ON EITHER STATEMENT]**

**A2 Articulation:** Lastly, can you briefly explain to me why saving money is important to you?  
*Probe:* Tell me a little bit about how and why you save.

CAPTURE OPEN-END

---



---

**[ONLY ACCEPT RESPONDENTS WHO CAN CLEARLY ARTICULATE]**

## INVITATION

We would like to invite you to participate in a discussion group about ways to save money on [SPECIFY DATE, TIME AND LOCATION.] This will take about two hours. We believe you'll find it enjoyable, we are not selling anything, and for your participation you will receive \$XXX. Will you be able to participate in our interview? We are inviting only a select few people to participate, so please make sure you will be able to attend.

[CONFIRM ADDRESS/CONTACT INFORMATION; TELL RESPONDENTS THEY WILL BE RECEIVING MAP/INFORMATION ABOUT THE DISCUSSION GROUP.]