

## **Topline Report**

MassMutual “Map My Benefits” Survey

August 2015

### **Background**

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#### **Document Overview**

This memo summarizes the results of the MassMutual “Map My Benefits” survey. This survey was conducted among a total of 1,517 US adults who are full-time employees at companies that provide benefits.

#### **Research Objectives**

MassMutual conducted this research to explore the value that employees place on their employer-provided benefits, to understand employees’ perceptions of their benefits, and to determine interest in usage of the Map My Benefits tool.

#### **Research Methodology**

This research was conducted by KRC Research from July 17-24, 2015 via an online survey among 1,517 Americans, including an oversample of 501 Hispanics, who are full-time employees at companies that provide benefits programs.



## MassMutual Map My Benefits Topline Data

Below, please find the full topline data for this study. This topline is designed to be an easy-to-read and easy-to-review representation of the data.

While reading this document, please note:

- Percentages may not sum to 100 due to rounding
- An asterisk (\*) indicates less than half of one percent
- Dashes (-) indicate no responses

### Screener Questions

1. Please indicate your gender.

|                 | Total      | Hispanic | Non-Hispanic |
|-----------------|------------|----------|--------------|
| Unweighted Base | n=1,517    | n=501    | n=1,000      |
| Male            | <b>57%</b> | 46%      | 59%          |
| Female          | <b>43%</b> | 54%      | 41%          |

2. What state do you live in?

|                 | Total      | Hispanic | Non-Hispanic |
|-----------------|------------|----------|--------------|
| Unweighted Base | n=1,517    | n=501    | n=1,000      |
| Northeast       | <b>18%</b> | 18%      | 18%          |
| Midwest         | <b>22%</b> | 12%      | 24%          |
| South           | <b>37%</b> | 39%      | 37%          |
| West            | <b>23%</b> | 30%      | 22%          |

3. What year were you born?

|                 | Total      | Hispanic | Non-Hispanic |
|-----------------|------------|----------|--------------|
| Unweighted Base | n=1,517    | n=501    | n=1,000      |
| 18-34           | <b>29%</b> | 41%      | 27%          |
| 35-50           | <b>27%</b> | 39%      | 25%          |
| 51-69           | <b>32%</b> | 20%      | 34%          |
| 70+             | <b>12%</b> | 1%       | 14%          |

4. Which of the following best describes your current employment status?

|                    | Total       | Hispanic | Non-Hispanic |
|--------------------|-------------|----------|--------------|
| Unweighted Base    | n=1,517     | n=501    | n=1,000      |
| Employed full-time | <b>100%</b> | 100%     | 100%         |

5. Do you consider yourself of Hispanic or Latino origin or background?

|                      | Total   | Hispanic | Non-Hispanic |
|----------------------|---------|----------|--------------|
| Unweighted Base      | n=1,517 | n=501    | n=1,000      |
| Yes                  | 14%     | 100%     | -            |
| No                   | 85%     | -        | 100%         |
| Prefer not to answer | 1%      | *        | *            |

[ASKED IF NOT HISPANIC]

6. Which of the following best describes your race/ethnicity?

|                           | Total   | Hispanic | Non-Hispanic |
|---------------------------|---------|----------|--------------|
| Reduced Base (Unweighted) | n=1,016 | -        | n=1,000      |
| White                     | 78%     | -        | 79%          |
| African-American          | 13%     | -        | 13%          |
| Asian                     | 5%      | -        | 5%           |
| Native American           | 1%      | -        | 1%           |
| Pacific Islander          | -       | -        | -            |
| Other                     | 1%      | -        | 1%           |
| Prefer not to answer      | 1%      | -        | 1%           |

[ASKED OF ALL]

7. Which of the following includes your total household income before taxes in 2014?

|                                       | Total      | Hispanic   | Non-Hispanic |
|---------------------------------------|------------|------------|--------------|
| Unweighted Base                       | n=1,517    | n=501      | n=1,000      |
| Less than \$25,000                    | 4%         | 3%         | 5%           |
| \$25,000 to less than \$50,000        | 41%        | 30%        | 42%          |
| \$50,000 to less than \$75,000        | 16%        | 22%        | 15%          |
| \$75,000 to less than \$100,000       | 13%        | 17%        | 13%          |
| \$100,000 to less than \$150,000      | 15%        | 19%        | 14%          |
| \$150,000 or more                     | 8%         | 8%         | 8%           |
| Prefer not to answer                  | 3%         | 1%         | 3%           |
| <b>NET: Less than \$50K</b>           | <b>45%</b> | <b>33%</b> | <b>47%</b>   |
| <b>NET: \$50K to less than \$100K</b> | <b>30%</b> | <b>40%</b> | <b>28%</b>   |
| <b>NET: \$100K or more</b>            | <b>22%</b> | <b>26%</b> | <b>22%</b>   |

8. Does your company provide benefits besides a salary and vacation days, such as health insurance or a 401(k) plan?

|                 | Total       | Hispanic | Non-Hispanic |
|-----------------|-------------|----------|--------------|
| Unweighted Base | n=1,517     | n=501    | n=1,000      |
| Yes             | <b>100%</b> | %        | %            |

9. And are you enrolled in your company's benefit plan, such as health insurance or a 401(k) plan?

|                 | Total      | Hispanic | Non-Hispanic |
|-----------------|------------|----------|--------------|
| Unweighted Base | n=1,517    | n=501    | n=1,000      |
| Yes             | <b>90%</b> | 91%      | 90%          |
| No              | <b>10%</b> | 9%       | 10%          |
| Don't know      | -          | -        | -            |

### Disconnect Between Importance and Areas of Knowledge

Questions 10-19

How much would you say you know about each of the following?

**Summary Table: Total Know  
(Know a Lot + Know a Little)**

|  | Total      | Hispanic | Non-Hispanic |
|--|------------|----------|--------------|
| Unweighted Base  | n=1,517    | n=501    | n=1,000      |
| The balance information in your bank and credit accounts | <b>98%</b> | 98%      | 98%          |
| Your employer-provided benefits                          | <b>96%</b> | 95%      | 96%          |
| Your overall financial picture                           | <b>95%</b> | 94%      | 95%          |
| Who is running for president in 2016                     | <b>89%</b> | 86%      | 89%          |
| Your retirement plan                                     | <b>87%</b> | 85%      | 87%          |
| The best restaurants in town                             | <b>86%</b> | 89%      | 86%          |
| Any popular American sport                               | <b>77%</b> | 75%      | 78%          |
| What's new on your social media pages                    | <b>60%</b> | 70%      | 59%          |
| The Call me Caitlyn story                                | <b>55%</b> | 65%      | 54%          |
| The office or workplace gossip and rumor mill            | <b>51%</b> | 54%      | 51%          |

**Summary Table: Total Don't Know  
(Do Not Know Much + Do Not Know Anything)**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>                                   | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| The office or workplace gossip and rumor mill            | <b>49%</b>     | 46%             | 49%                 |
| The Call me Caitlyn story                                | <b>45%</b>     | 35%             | 46%                 |
| What's new on your social media pages                    | <b>40%</b>     | 30%             | 41%                 |
| Any popular American sport                               | <b>23%</b>     | 25%             | 22%                 |
| The best restaurants in town                             | <b>14%</b>     | 11%             | 14%                 |
| Your retirement plan                                     | <b>13%</b>     | 15%             | 13%                 |
| Who is running for president in 2016                     | <b>11%</b>     | 14%             | 11%                 |
| Your overall financial picture                           | <b>5%</b>      | 6%              | 5%                  |
| Your employer-provided benefits                          | <b>4%</b>      | 5%              | 4%                  |
| The balance information in your bank and credit accounts | <b>2%</b>      | 2%              | 2%                  |

**Total Respondents**

|  | <b>Know a lot</b> | <b>Know a little</b> | <b>Do not know much</b> | <b>Do not know anything</b> |
|--|-------------------|----------------------|-------------------------|-----------------------------|
| <b>Unweighted Base (n=1,517)</b>                         |                   |                      |                         |                             |
| The balance information in your bank and credit accounts | 88%               | 11%                  | 1%                      | -                           |
| Your overall financial picture                           | 63%               | 32%                  | 5%                      | 1%                          |
| Your employer-provided benefits                          | 62%               | 34%                  | 3%                      | -                           |
| Your retirement plan                                     | 48%               | 39%                  | 11%                     | 3%                          |
| Any popular American sport                               | 40%               | 37%                  | 17%                     | 6%                          |
| Who is running for President in 2016                     | 38%               | 51%                  | 9%                      | 2%                          |
| The best restaurants in town                             | 35%               | 51%                  | 12%                     | 2%                          |
| What's new on your social media pages                    | 22%               | 39%                  | 21%                     | 18%                         |
| The Call me Caitlyn story                                | 14%               | 41%                  | 20%                     | 24%                         |
| The office or workplace gossip and rumor mill            | 11%               | 40%                  | 35%                     | 14%                         |

### Hispanic

|  | Know a lot | Know a little | Do not know much | Do not know anything |
|--|------------|---------------|------------------|----------------------|
| Unweighted Base (n=501)                                  |            |               |                  |                      |
| The balance information in your bank and credit accounts | 84%        | 13%           | 2%               | 1%                   |
| Your employer-provided benefits                          | 61%        | 34%           | 4%               | 1%                   |
| Your overall financial picture                           | 56%        | 38%           | 4%               | 2%                   |
| Any popular American sport                               | 41%        | 33%           | 19%              | 6%                   |
| Your retirement plan                                     | 39%        | 45%           | 12%              | 3%                   |
| Who is running for President in 2016                     | 37%        | 49%           | 12%              | 2%                   |
| The best restaurants in town                             | 35%        | 54%           | 9%               | 2%                   |
| What's new on your social media pages                    | 32%        | 39%           | 15%              | 15%                  |
| The Call me Caitlyn story                                | 20%        | 45%           | 18%              | 18%                  |
| The office or workplace gossip and rumor mill            | 15%        | 40%           | 33%              | 13%                  |

### Non-Hispanic

|  | Know a lot | Know a little | Do not know much | Do not know anything |
|--|------------|---------------|------------------|----------------------|
| Unweighted Base (n=1,000)                                |            |               |                  |                      |
| The balance information in your bank and credit accounts | 88%        | 10%           | 1%               | -                    |
| Your overall financial picture                           | 64%        | 31%           | 5%               | 1%                   |
| Your employer-provided benefits                          | 62%        | 34%           | 3%               | -                    |
| Your retirement plan                                     | 49%        | 38%           | 10%              | 2%                   |
| Any popular American sport                               | 39%        | 38%           | 17%              | 5%                   |
| Who is running for President in 2016                     | 38%        | 51%           | 9%               | 2%                   |
| The best restaurants in town                             | 35%        | 51%           | 12%              | 1%                   |
| What's new on your social media pages                    | 20%        | 39%           | 22%              | 19%                  |
| The Call me Caitlyn story                                | 14%        | 40%           | 21%              | 25%                  |
| The office or workplace gossip and rumor mill            | 11%        | 40%           | 35%              | 14%                  |

Questions 20-34

How important are the following to you personally?

**Summary Table: Total Important  
(Very Important + Somewhat Important)**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>   | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| Making sure I completely understand my personal finances                                       | <b>99%</b>     | 98%             | 99%                 |
| Knowing the balances of my bank and credit card accounts at all times                          | <b>98%</b>     | 98%             | 98%                 |
| Making sure that my family and I are in good health  | <b>98%</b>     | 99%             | 98%                 |
| Making sure that I have enough medical insurance protection                                    | <b>98%</b>     | 97%             | 98%                 |
| Protecting myself from identify theft  | <b>97%</b>     | 97%             | 97%                 |
| Making sure that I am on track to retire comfortably   | <b>96%</b>     | 97%             | 96%                 |
| Eating a healthy diet  | <b>93%</b>     | 95%             | 93%                 |
| Making sure that I have adequate life and/or disability insurance protection                   | <b>91%</b>     | 93%             | 90%                 |
| Working out, exercising, and being active  | <b>89%</b>     | 92%             | 88%                 |
| Watching / reading the news regularly  | <b>84%</b>     | 84%             | 84%                 |
| Keeping up with politics   | <b>69%</b>     | 66%             | 69%                 |
| Interacting with friends and family on social media  | <b>56%</b>     | 63%             | 56%                 |
| Keeping up with my favorite sports team  | <b>56%</b>     | 57%             | 56%                 |
| Watching television or movies and being up to date on the latest entertainment news and gossip | <b>42%</b>     | 50%             | 41%                 |
| Making the time to have water cooler chat with co-workers                                      | <b>39%</b>     | 44%             | 38%                 |



**Summary Table: Total Not Important  
(Not Very Important + Not at All Important)**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>   | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| Making the time to have water cooler chat with co-workers                                      | <b>61%</b>     | 56%             | 62%                 |
| Watching television or movies and being up to date on the latest entertainment news and gossip | <b>58%</b>     | 50%             | 59%                 |
| Keeping up with my favorite sports team  | <b>44%</b>     | 43%             | 44%                 |
| Interacting with friends and family on social media  | <b>44%</b>     | 37%             | 44%                 |
| Keeping up with politics   | <b>31%</b>     | 34%             | 31%                 |
| Watching / reading the news regularly  | <b>16%</b>     | 16%             | 16%                 |
| Working out, exercising, and being active  | <b>11%</b>     | 8%              | 12%                 |
| Making sure that I have adequate life and/or disability insurance protection                   | <b>9%</b>      | 7%              | 10%                 |
| Eating a healthy diet  | <b>7%</b>      | 5%              | 7%                  |
| Making sure that I am on track to retire comfortably   | <b>4%</b>      | 3%              | 4%                  |
| Protecting myself from identify theft  | <b>3%</b>      | 3%              | 3%                  |
| Making sure that I have enough medical insurance protection                                    | <b>2%</b>      | 3%              | 2%                  |
| Making sure that my family and I are in good health  | <b>2%</b>      | 1%              | 2%                  |
| Knowing the balances of my bank and credit card accounts at all times                          | <b>2%</b>      | 2%              | 2%                  |
| Making sure I completely understand my personal finances                                       | <b>1%</b>      | 2%              | 1%                  |

### Total Respondents

|  | Very important | Somewhat important | Not very important | Not at all important |
|--|----------------|--------------------|--------------------|----------------------|
| Unweighted Base (n=1,517)  |                |                    |                    |                      |
| Making sure that my family and I are in good health  | 84%            | 14%                | 2%                 | -                    |
| Knowing the balances of my bank and credit card accounts at all times                          | 81%            | 17%                | 2%                 | -                    |
| Making sure I completely understand my personal finances                                       | 77%            | 22%                | 1%                 | -                    |
| Making sure that I have enough medical insurance protection                                    | 74%            | 23%                | 2%                 | -                    |
| Protecting myself from identify theft  | 66%            | 31%                | 3%                 | 1%                   |
| Making sure that I am on track to retire comfortably   | 65%            | 31%                | 3%                 | -                    |
| Making sure that I have adequate life and/or disability insurance protection                   | 52%            | 38%                | 8%                 | 2%                   |
| Eating a healthy diet  | 48%            | 45%                | 6%                 | 1%                   |
| Working out, exercising, and being active  | 42%            | 47%                | 10%                | 1%                   |
| Watching / reading the news regularly  | 35%            | 49%                | 13%                | 3%                   |
| Keeping up with my favorite sports team  | 21%            | 35%                | 26%                | 18%                  |
| Keeping up with politics   | 21%            | 48%                | 24%                | 7%                   |
| Interacting with friends and family on social media  | 15%            | 41%                | 26%                | 17%                  |
| Watching television or movies and being up to date on the latest entertainment news and gossip | 9%             | 33%                | 43%                | 15%                  |
| Making the time to have water cooler chat with co-workers                                      | 5%             | 34%                | 42%                | 20%                  |

## Hispanic

|  | Very important | Somewhat important | Not very important | Not at all important |
|--|----------------|--------------------|--------------------|----------------------|
| Unweighted Base (n=501)  |                |                    |                    |                      |
| Making sure that my family and I are in good health  | 83%            | 16%                | 1%                 | 1%                   |
| Knowing the balances of my bank and credit card accounts at all times                          | 82%            | 16%                | 1%                 | 1%                   |
| Making sure I completely understand my personal finances                                       | 78%            | 20%                | 2%                 | -                    |
| Making sure that I have enough medical insurance protection                                    | 77%            | 21%                | 2%                 | -                    |
| Protecting myself from identify theft  | 69%            | 28%                | 1%                 | 1%                   |
| Making sure that I am on track to retire comfortably   | 65%            | 33%                | 2%                 | -                    |
| Making sure that I have adequate life and/or disability insurance protection                   | 56%            | 36%                | 6%                 | 1%                   |
| Eating a healthy diet  | 55%            | 40%                | 4%                 | 1%                   |
| Working out, exercising, and being active  | 52%            | 40%                | 7%                 | 1%                   |
| Watching / reading the news regularly  | 35%            | 50%                | 13%                | 3%                   |
| Keeping up with my favorite sports team  | 23%            | 34%                | 25%                | 18%                  |
| Interacting with friends and family on social media  | 21%            | 42%                | 24%                | 13%                  |
| Keeping up with politics   | 17%            | 49%                | 25%                | 9%                   |
| Watching television or movies and being up to date on the latest entertainment news and gossip | 12%            | 39%                | 39%                | 11%                  |
| Making the time to have water cooler chat with co-workers                                      | 9%             | 35%                | 39%                | 17%                  |

### Non-Hispanic

|  | Very important | Somewhat important | Not very important | Not at all important |
|--|----------------|--------------------|--------------------|----------------------|
| Unweighted Base (n=1,000)  |                |                    |                    |                      |
| Making sure that my family and I are in good health  | 84%            | 14%                | 2%                 | -                    |
| Knowing the balances of my bank and credit card accounts at all times                          | 81%            | 17%                | 2%                 | -                    |
| Making sure I completely understand my personal finances                                       | 76%            | 23%                | 1%                 | -                    |
| Making sure that I have enough medical insurance protection                                    | 74%            | 24%                | 2%                 | -                    |
| Making sure that I am on track to retire comfortably   | 66%            | 30%                | 3%                 | -                    |
| Protecting myself from identify theft  | 66%            | 31%                | 3%                 | -                    |
| Making sure that I am on track to retire comfortably   | 66%            | 30%                | 3%                 | -                    |
| Making sure that I have adequate life and/or disability insurance protection                   | 52%            | 39%                | 8%                 | 2%                   |
| Eating a healthy diet  | 47%            | 46%                | 6%                 | 1%                   |
| Working out, exercising, and being active  | 40%            | 48%                | 11%                | 1%                   |
| Watching / reading the news regularly  | 35%            | 48%                | 14%                | 3%                   |
| Keeping up with my favorite sports team  | 21%            | 35%                | 26%                | 18%                  |
| Keeping up with politics   | 21%            | 48%                | 24%                | 7%                   |
| Interacting with friends and family on social media  | 14%            | 41%                | 27%                | 18%                  |
| Watching television or movies and being up to date on the latest entertainment news and gossip | 9%             | 33%                | 44%                | 15%                  |
| Making the time to have water cooler chat with co-workers                                      | 5%             | 34%                | 42%                | 20%                  |

Questions 35-42

On average, how many hours per week do you think you spend on each of the following?  
Please provide your best guess.

**Average Number of Hours**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>                                     | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| Watching television or movies                              | <b>10.7</b>    | 9.8             | 10.9                |
| Exercising or being active                                 | <b>5.9</b>     | 5.5             | 6.0                 |
| Watching or reading the news                               | <b>5.1</b>     | 4.7             | 5.2                 |
| Holding conversations with co-workers                      | <b>4.8</b>     | 5.5             | 4.7                 |
| Looking at social media pages, such as Facebook or Twitter | <b>4.0</b>     | 5.1             | 3.9                 |
| Reviewing your personal finances                           | <b>3.4</b>     | 3.8             | 3.4                 |
| Watching or reading sports related programming or news     | <b>3.4</b>     | 3.3             | 3.4                 |
| Thinking about your employer-provided benefits             | <b>1.6</b>     | 2.2             | 1.5                 |

43. Which three benefits would you most like to receive from your employer? Please select three responses.

|                                   | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|-----------------------------------|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>            | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| More vacation days                | <b>47%</b>     | 47%             | 48%                 |
| Better 401(k) matches             | <b>44%</b>     | 41%             | 45%                 |
| No healthcare premiums            | <b>40%</b>     | 31%             | 42%                 |
| Expanded healthcare benefits      | <b>38%</b>     | 34%             | 38%                 |
| Flexible work schedule            | <b>36%</b>     | 39%             | 36%                 |
| Free gym membership               | <b>21%</b>     | 26%             | 20%                 |
| Free lunch                        | <b>18%</b>     | 16%             | 18%                 |
| Education / tuition reimbursement | <b>17%</b>     | 23%             | 16%                 |
| More financial investment choices | <b>14%</b>     | 14%             | 14%                 |
| More insurance providers          | <b>10%</b>     | 12%             | 9%                  |
| Nap rooms                         | <b>6%</b>      | 5%              | 6%                  |
| Free coffee bar                   | <b>4%</b>      | 6%              | 4%                  |
| Bringing your pet to work         | <b>4%</b>      | 5%              | 3%                  |

Questions 44-53

Which of the following do you know better? Please select one item in each row.

**Know Item More than Benefits Package**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>                     | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| Your checking and savings account balances | <b>92%</b>     | 89%             | 92%                 |
| Your credit card balance and APR rates     | <b>69%</b>     | 69%             | 69%                 |
| Your credit score                          | <b>61%</b>     | 60%             | 61%                 |
| Your retirement savings plan balance       | <b>55%</b>     | 48%             | 57%                 |

**Know Benefits Package More than Item**

|   | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|---|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>                    | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| What your co-workers did last weekend     | <b>71%</b>     | 66%             | 72%                 |
| The current status of the stock market    | <b>67%</b>     | 70%             | 67%                 |
| The details of your life insurance policy | <b>64%</b>     | 59%             | 65%                 |
| Who won recent sports championship titles | <b>60%</b>     | 61%             | 60%                 |
| The workplace cafeteria or local eats     | <b>57%</b>     | 54%             | 58%                 |
| The details of your next family gathering | <b>54%</b>     | 50%             | 55%                 |

54. Which of the following reasons best explains why you haven't learned more about your finances? What is the key barrier that stops you from learning more about your finances?

|   | Total   | Hispanic | Non-Hispanic |
|---|---------|----------|--------------|
| Unweighted Base   | n=1,517 | n=501    | n=1,000      |
| I feel like I have learned enough already               | 24%     | 21%      | 25%          |
| Too complicated or difficult to understand              | 13%     | 18%      | 12%          |
| Don't know what else I would do                         | 10%     | 8%       | 11%          |
| Don't have time   | 10%     | 10%      | 10%          |
| Don't know where to go for information                  | 9%      | 11%      | 8%           |
| Don't know who to trust                                 | 6%      | 9%       | 6%           |
| Don't want to   | 2%      | 2%       | 2%           |
| Doesn't seem important                                  | 1%      | 1%       | 1%           |
| Other   | 4%      | 2%       | 4%           |
| I know everything that I need to know about my finances | 22%     | 19%      | 22%          |

### Benefits Satisfaction and Awareness

55. How difficult do you find it to be to manage your finances (meaning your credit cards and savings and retirement accounts) and select your employer-provided benefits?

|                           | Total      | Hispanic   | Non-Hispanic |
|---------------------------|------------|------------|--------------|
| Unweighted Base           | n=1,517    | n=501      | n=1,000      |
| Very difficult            | 5%         | 9%         | 4%           |
| Somewhat difficult        | 32%        | 39%        | 31%          |
| Not very difficult        | 42%        | 37%        | 43%          |
| Not difficult at all      | 21%        | 15%        | 22%          |
| <b>NET: Difficult</b>     | <b>37%</b> | <b>48%</b> | <b>35%</b>   |
| <b>NET: Not difficult</b> | <b>63%</b> | <b>52%</b> | <b>65%</b>   |

56. How satisfied are you with your employer-provided benefits?

|                           | Total      | Hispanic   | Non-Hispanic |
|---------------------------|------------|------------|--------------|
| Unweighted Base           | n=1,517    | n=501      | n=1,000      |
| Very satisfied            | <b>26%</b> | 29%        | 25%          |
| Somewhat satisfied        | <b>61%</b> | 58%        | 62%          |
| Not very satisfied        | <b>10%</b> | 11%        | 9%           |
| Not satisfied at all      | <b>4%</b>  | 2%         | 4%           |
| <b>NET: Satisfied</b>     | <b>87%</b> | <b>87%</b> | <b>87%</b>   |
| <b>NET: Not satisfied</b> | <b>13%</b> | <b>13%</b> | <b>13%</b>   |

57. Do you find that while you are at work that you are distracted by thoughts and concerns about your personal finances?

|  | Total      | Hispanic | Non-Hispanic |
|--|------------|----------|--------------|
| Unweighted Base  | n=1,517    | n=501    | n=1,000      |
| I am significantly distracted by my financial concerns           | <b>8%</b>  | 14%      | 7%           |
| I am somewhat distracted by my financial concerns                | <b>32%</b> | 36%      | 32%          |
| My financial concerns have no impact on my workplace performance | <b>53%</b> | 43%      | 54%          |
| I have no financial concerns at all                              | <b>7%</b>  | 6%       | 7%           |



Questions 58-66

Do you know, or do you not know, each of the following?

**Summary Table: Yes**

|  | <b>Total</b>   | <b>Hispanic</b> | <b>Non-Hispanic</b> |
|--|----------------|-----------------|---------------------|
| <b>Unweighted Base</b>   | <b>n=1,517</b> | <b>n=501</b>    | <b>n=1,000</b>      |
| Your personal savings account balances                                       | <b>95%</b>     | 94%             | 95%                 |
| What your current credit card balances are                                   | <b>91%</b>     | 91%             | 91%                 |
| Which benefits are most important to you                                     | <b>89%</b>     | 89%             | 89%                 |
| How much money you are currently spending on your employer-provided benefits | <b>81%</b>     | 80%             | 82%                 |
| Which benefits you should prioritize over other benefits                     | <b>78%</b>     | 75%             | 78%                 |
| How much life insurance coverage you and your family need                    | <b>59%</b>     | 58%             | 60%                 |
| If you are on track to retire comfortably                                    | <b>58%</b>     | 52%             | 59%                 |
| How much money you should be spending on your employer-provided benefits     | <b>51%</b>     | 50%             | 52%                 |
| What evening / late night television programming you will watch tonight      | <b>40%</b>     | 48%             | 39%                 |

## No

|  | Total   | Hispanic | Non-Hispanic |
|--|---------|----------|--------------|
| Unweighted Base  | n=1,517 | n=501    | n=1,000      |
| What evening / late night television programming you will watch tonight      | 60%     | 52%      | 61%          |
| How much money you should be spending on your employer-provided benefits     | 49%     | 50%      | 48%          |
| If you are on track to retire comfortably                                    | 42%     | 48%      | 41%          |
| How much life insurance coverage you and your family need                    | 41%     | 42%      | 40%          |
| Which benefits you should prioritize over other benefits                     | 22%     | 25%      | 22%          |
| How much money you are currently spending on your employer-provided benefits | 19%     | 20%      | 18%          |
| Which benefits are most important to you                                     | 11%     | 11%      | 11%          |
| What your current credit card balances are                                   | 9%      | 9%       | 9%           |
| Your personal savings account balances                                       | 5%      | 6%       | 5%           |

## Future Benefit Management

67. Do you currently use an online financial tool to help you manage your finances?

|                 | Total   | Hispanic | Non-Hispanic |
|-----------------|---------|----------|--------------|
| Unweighted Base | n=1,517 | n=501    | n=1,000      |
| Yes             | 16%     | 18%      | 15%          |
| No              | 80%     | 76%      | 81%          |
| Don't know      | 4%      | 5%       | 3%           |

[ASKED IF DO NOT USE ONLINE TOOL]

68. Would you consider using an online tool to help you manage your finances?

|                           | Total   | Hispanic | Non-Hispanic |
|---------------------------|---------|----------|--------------|
| Reduced Base (Unweighted) | n=1,262 | n=408    | n=843        |
| Yes                       | 42%     | 56%      | 40%          |
| No                        | 32%     | 26%      | 33%          |
| Don't know                | 26%     | 18%      | 27%          |

[ASKED OF ALL]

69. Please read the statement below and answer the following question.

There is a free, online tool that can help you manage your personal finances including your retirement, benefits, health insurance, and other forms of insurance.

How likely would you be to consider using this tool?

|                        | Total      | Hispanic   | Non-Hispanic |
|------------------------|------------|------------|--------------|
| Unweighted Base        | n=1,517    | n=501      | n=1,000      |
| Very likely            | 20%        | 33%        | 18%          |
| Somewhat likely        | 52%        | 47%        | 53%          |
| Not very likely        | 20%        | 14%        | 21%          |
| Not at all likely      | 8%         | 6%         | 8%           |
| <b>NET: Likely</b>     | <b>72%</b> | <b>80%</b> | <b>71%</b>   |
| <b>NET: Not likely</b> | <b>28%</b> | <b>20%</b> | <b>29%</b>   |

70. Please read the statement below and answer the following question.

This free, online tool that can help you manage your personal finances including your retirement, benefits, health insurance, and other forms of insurance is offered by a trusted and respected financial services company.

After seeing this information, how likely would you be to consider using this tool?

|                        | Total      | Hispanic   | Non-Hispanic |
|------------------------|------------|------------|--------------|
| Unweighted Base        | n=1,517    | n=501      | n=1,000      |
| Very likely            | 23%        | 35%        | 21%          |
| Somewhat likely        | 50%        | 46%        | 51%          |
| Not very likely        | 20%        | 14%        | 21%          |
| Not at all likely      | 7%         | 5%         | 7%           |
| <b>NET: Likely</b>     | <b>73%</b> | <b>81%</b> | <b>72%</b>   |
| <b>NET: Not likely</b> | <b>27%</b> | <b>19%</b> | <b>28%</b>   |

[ASKED IF NOT CURRENTLY ENROLLED IN EMPLOYER-PROVIDED BENEFITS PLAN]

71. And now having heard about this tool, how likely would you be to enroll in your employer-provided benefits plan?

|                             | Total      | Hispanic   | Non-Hispanic |
|-----------------------------|------------|------------|--------------|
| Reduced Base (Unweighted)   | n=137      | n=42       | n=93         |
| Much more likely            | 8%         | 23%        | 5%           |
| Somewhat more likely        | 24%        | 24%        | 25%          |
| Neither more or less likely | 57%        | 42%        | 60%          |
| Somewhat less likely        | 2%         | 8%         | 1%           |
| Much less likely            | 9%         | 3%         | 9%           |
| <b>NET: More likely</b>     | <b>32%</b> | <b>47%</b> | <b>30%</b>   |
| <b>NET: Less likely</b>     | <b>11%</b> | <b>11%</b> | <b>10%</b>   |

## Demographics

[ASKED OF ALL]

72. Which of the following best describes your company's industry?

|  | Total   | Hispanic | Non-Hispanic |
|--|---------|----------|--------------|
| Unweighted Base                            | n=1,517 | n=501    | n=1,000      |
| Educational services                       | 16%     | 15%      | 16%          |
| Healthcare and social assistance           | 13%     | 17%      | 13%          |
| Manufacturing                              | 9%      | 8%       | 10%          |
| Professional or business services          | 9%      | 8%       | 9%           |
| Trade, transportation, and utilities       | 7%      | 5%       | 7%           |
| Financial industry                         | 5%      | 6%       | 5%           |
| Information industry                       | 3%      | 4%       | 3%           |
| Construction                               | 3%      | 5%       | 3%           |
| Leisure and hospitality                    | 3%      | 2%       | 3%           |
| Agriculture, natural resources, and mining | 1%      | 2%       | 1%           |
| Other                                      | 30%     | 28%      | 30%          |

73. Which of the following best describes your position at your company?

|                      | Total   | Hispanic | Non-Hispanic |
|----------------------|---------|----------|--------------|
| Unweighted Base      | n=1,517 | n=501    | n=1,000      |
| Professional         | 25%     | 27%      | 24%          |
| Customer service     | 17%     | 15%      | 17%          |
| Middle management    | 13%     | 13%      | 13%          |
| Administrator        | 8%      | 12%      | 7%           |
| Manual laborer       | 7%      | 5%       | 7%           |
| Technician           | 6%      | 7%       | 6%           |
| Senior management    | 6%      | 6%       | 6%           |
| Foreman / supervisor | 5%      | 4%       | 5%           |
| Analyst              | 4%      | 5%       | 4%           |
| Engineer             | 4%      | 3%       | 4%           |
| Consultant / advisor | 3%      | 2%       | 3%           |
| Tradesman            | 2%      | 1%       | 2%           |
| Superintendent       | 1%      | 1%       | 1%           |

74. Do you have any dependents under the age of 26 relying on your employer-sponsored benefits?

|  | Total   | Hispanic | Non-Hispanic |
|--|---------|----------|--------------|
| Unweighted Base  | n=1,517 | n=501    | n=1,000      |
| Yes, I have children under the age of 18 relying on my employer-sponsored benefits         | 23%     | 37%      | 21%          |
| Yes, I have dependents between the ages of 18-26 relying on my employer-sponsored benefits | 8%      | 11%      | 7%           |
| No   | 70%     | 55%      | 73%          |
| Prefer not to answer   | -       | -        | -            |

75. What is your marital status?

|                               | Total      | Hispanic | Non-Hispanic |
|-------------------------------|------------|----------|--------------|
| Unweighted Base               | n=1,517    | n=501    | n=1,000      |
| Married                       | <b>51%</b> | 53%      | 51%          |
| Living with a partner         | <b>7%</b>  | 13%      | 6%           |
| Single and never been married | <b>23%</b> | 24%      | 23%          |
| Separated / divorced          | <b>14%</b> | 8%       | 15%          |
| Widowed                       | <b>4%</b>  | 1%       | 4%           |
| Prefer not to answer          | <b>1%</b>  | 1%       | 1%           |

76. What is the highest level of education you have completed?

|   | Total      | Hispanic   | Non-Hispanic |
|---|------------|------------|--------------|
| Unweighted Base                           | n=1,517    | n=501      | n=1,000      |
| Some high school or less                  | <b>1%</b>  | 1%         | 1%           |
| High school graduate or equivalent        | <b>12%</b> | 11%        | 12%          |
| Some college                              | <b>19%</b> | 20%        | 19%          |
| Associate degree or trade school graduate | <b>13%</b> | 15%        | 13%          |
| Bachelor's degree                         | <b>35%</b> | 32%        | 35%          |
| Master's degree or more                   | <b>21%</b> | 21%        | 20%          |
| Prefer not to answer                      | <b>1%</b>  | -          | -            |
| <b>NET: Less than college</b>             | <b>44%</b> | <b>46%</b> | <b>44%</b>   |
| <b>NET: College or more</b>               | <b>55%</b> | <b>53%</b> | <b>56%</b>   |