HACKING LIFE SHIFTS: METHODOLOGY

June 2020

Method Overview: A Multi-Phased, Consumer-Centric Approach

Quantitative Research Detail

- To inform the quantitative questionnaire, the project kicked off with a collaborative document and hypothesis-sharing phase to build upon previous learnings and challenge established beliefs.
- A total of 2,003 random adults aged 45*-91 (668 Gen Xers 45-54, 667 Boomers 55-73 and 668 Silents 74-91) were surveyed.
- Augment interviews were conducted to bring each Life Shift to a minimum size of 300.
- Field dates: August 20-September 13, 2019 using Dynata’s (formerly Research Now/SSI) industry-leading online panel.
- Based on screening criteria, each respondent was asked detailed questions about one Life Shift; if eligible for more than one Life Shift, they were randomly placed in a group.
- All interviewing was conducted in English.

*Gen X age bracket was purposefully started at 45 in order to capture the older end of the spectrum based on the objectives of the research.

Life Shift Definitions:

Caregivers <ul style="list-style-type: none">▪ Provide 5 or more hours of unpaid care or assistance to an adult friend or family member who needs assistance due to aging, or disability due to health-related issue
Recent Singles <ul style="list-style-type: none">▪ Divorced, separated or broke up with a long term significant other within the past 5 years or,▪ Widowed or experienced death of a long term significant other within the past 5 years
Grandparents <ul style="list-style-type: none">▪ About to become a first time grandparent within the next 6 months or,▪ Became a first time grandparent within the past 5 years
Career Encoring <ul style="list-style-type: none">▪ Retired from “life’s work” (main work activity or activities have been involved in during lifetime)▪ Started own business, doing full/part-time work or spending significant time volunteering (8+ hours/ week)
Change In Living Situation <ul style="list-style-type: none">▪ In next year plan to: downsize home, move to senior (55+) community, move to home that better fits HH’s physical needs, move in with their adult child or,▪ Same as above but occurred within the past 5 years

Quantitative Research Detail (cont'd)

- **Quota Sampling** was conducted so that, within each of the three generational cohorts, samples were reflective of census proportions for gender, income, region, ethnicity and Hispanic origin.
- Upon completion of surveying, data were examined to determine whether any of the demographic quotas within each generational cohort were not met.
- All quotas had been met, with the exception of Hispanic Silents, who came in shy of desired proportions. Weighting was applied to Hispanic Silents to bring them from 3% to desired 6%.

Quantitative Research Detail (cont'd)

Generational cohorts were then weighted to bring them into census proportions:

- 32% Gen X
- 51% Boomers
- 17% Silents

For each Life Shift, demographic and other key metrics were examined for those “assigned” to Life Shift vs. those “eligible” for that Life Shift. Any significant differences in the “assigned” groups were weighted to match “eligibility” proportions. The following groups were weighted:

Caregivers	Recent Singles	Grandparents	Career Encorers	Change in Living Situation
	Divorced/Separated or Broke Up within P5Y vs Other			
		First Time Grandparent Vs. Other		
				Moved to Senior (55+) Community Vs. Other
Males 45-54	Males 45-54	Males 45-54	Males 45-54	Males 45-54
Males 55-73	Males 55-73	Males 55-73	Males 55-73	Males 55-73
Males 74-91	Males 74-91	Males 74-91	Males 74-91	Males 74-91
Females 45-54	Females 45-54	Females 45-54	Females 45-54	Females 45-54
Females 55-73	Females 55-73	Females 55-73	Females 55-73	Females 55-73
Females 74-91	Females 74-91	Females 74-91	Females 74-91	Females 74-91
	Retired Vs. Not		Retired Vs. Not	Retired Vs. Not
Hispanic Vs. Not	Hispanic Vs. Not	Hispanic Vs. Not	Caucasian Vs. AA Vs. Other Hispanic Vs. Not	Hispanic Vs. Not

Data Appends Detail

In order to provide additional profiling of the Life Shift groups, **Data Appends** were accessed, including Dynata panelists' self-reported ailments and third-party data related to modelled credit score, voter history and financial life-stage. These data were available for ~60%+ of the quantitative survey respondents. **Data Appends** include:

Self-Reported Ailments (Dynata panel parameter): Historically, panels have allowed respondents to go through a list of ailments and select which ones they suffer from. Dynata has a unique approach; they utilize a short exercise of open-ended questions that ask about routine doctor visits, recent pain, current medications, and finally the specific ailment the patient suffers from. Dynata matched the data they collected to CDC prevalence data; it was nearly an exact match.

Voter History (L2): L2 pools the most up-to-date information from public and commercial sources and screens all data for inaccuracies using complex and proprietary algorithms and the most powerful processing tools available today. Voter history includes whether a respondent voted or not in the 2008, 2010, 2012, 2014, 2016, and 2018 primary and general elections.

Data Appends Detail (cont'd)

Experian ScoreX Plus (modelled credit score)

(Experian): Experian has its own numerical scoring model, known as Experian ScoreX PLUS, which offers a score from 330 to 830. Experian PLUS scores correlate strongly with FICO scores, though they are not the same thing, and the algorithms used to calculate them differ.

Experian Marketing Analytics Bundle (financial life-stage data)

(Experian): Marketing Analytics Bundle is part of the Consumer View database. ConsumerViewSM is the largest and most comprehensive resource for traditional and digital-marketing campaigns.

Behavioral Tracking Detail

Online Behavioral Tracking captured 30 days’ worth of online behavior among panelists on their mobile phones and desktop/laptop computers Mobile phone data (captured by Embee Mobile) includes Android mobile phones*; Desktop/laptop data (captured by Disqo) includes Windows and Mac-based systems.

Data capture covered July 1-31, 2019.

Because each panelist could belong to more than one Life Shift group, the sizes of the groups were as follows:

	Mobile Phone (Embee)	Desktop/Laptop (Disqo)
	#	#
Caregivers	208	170
Recent Singles	103	85
Grandparents	150	84
Career Encoring	117	150
Change in Living Situation	328	320

**Apple does not allow capture of behavior on its products*

Behavioral Tracking Detail (cont'd)

The behavioral tracking process:

Life Shift groups were pre-screened among Embee Mobile and Disqo panelists using the same criteria as the survey data collection.

Salient mobile and non-mobile behaviors were extracted among each of the Life Shift groups.

Behavioral data was analyzed to gain first-hand insights into app/mobile web and internet activities among members of each Life Shift group.

Note that the participants in this behavioral-tracking exercise, not surprisingly, skew somewhat younger than do the participants in the Quantitative research:

Mean Age of Panelists	Caregiving	Recent Singles	Grandparenting	Career Encoring	Changing Living Situation
Quantitative Research	59.4	61.5	59.2	69.6	63.9
Mobile (Embee)	55.0	55.6	53.3	58.9	56.4
Non-Mobile (Disqo)	56.1	57.2	55.2	63.5	58.8

Data weighting was conducted to bring the general population age 45-plus sample in line with census proportions for gender, region, and ethnicity.

The mobile phone and desktop/laptop data were not combined; therefore, weighting wasn't necessary on these two groups.

Qualitative Research Detail

The qualitative phase was robust, using the Aha online platform was used for conversations and projective exercises among **120 participants** spanning all five Life Shifts and the three generations. Participants were screened using the same criteria as for the quantitative phase.

Using a mix of direct questions and projective exercises over five days (October 21-25, 2019), participants were encouraged to share the details of their life during their Life Shift.

Respondents participated at their own convenience and answered a series of written questions, along with media uploads including photos and videos.

Participants completed three activities:

- A series of questions about their Life Shift, finances and health
- A video diary recording moments during the week relative to their Life Shift
- A letter to themselves with advice on what to do differently if they could go back in time

Participant Details:

- 120 participants ages 45-91, within five pre-defined Life Shifts:
 - 30 Caregiving (including 10 Silents caring for a spouse)
 - 20 Recent Singles
 - 20 First-Time Grandparents (or soon-to-be Grandparents)
 - 20 Career Encorers
 - 30 Changing Living Situation (including 10 who have moved or will be moving to a senior/55+ community)
- US Geographic mix, representing all Census regions
- Mix of ethnicity, household income, net worth
- Mix of genders within each age break and each Life Shift

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*Research led by RTi Research, The Business of Aging and aha:
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