

EMPLOYER STUDY SCREENER

September 20, 2011 DRAFT

SUMMARY OF FOCUS GROUPS AND INTERVIEWS

- A. 6 focus groups will be conducted with companies that have between 20 and 99 employees.**
 - a. Two will be conducted in each of three markets: Minneapolis, Baltimore and Phoenix
- B. 15 telephone interviews will be conducted among representatives from larger companies (100 + employees)**
 - a. Ten interviews will be conducted among representatives of companies that currently offer payroll-based retirement (about four-fifths of the population).
 - b. Five interviews will be conducted among representatives of companies that don't current offer payroll based retirement plans (about one-fifth of the population).
 - c. Soft quota will be set to conduct half of the interviews among companies with 100-500 employees, and half with more than 500 employees.
- C. 10 telephone interviews will be conducted among those who used to offer savings bonds to employees via payroll deduction.** These will be larger organizations, likely with 500 or more employees.

MARKET QUOTAS

Minneapolis, MN Date TBD	Baltimore, MD Date TBD	Phoenix, AZ Date TBD
2 focus groups	2 focus groups	2 focus groups
5:30 – 7:30 pm	5:30 – 7:30 pm	5:30 – 7:30 pm
8:00 – 10:00 pm	8:00 – 10:00 pm	8:00 – 10:00 pm

I. Specifications

- a. Decision-making role (employee benefits)**
- b. Company size:**
 - i. Between 20 and 99 employees for focus groups**
 - ii. 100 plus for telephone interviews**
- c. Utilizes an automatic payment system for employees (such as ADP)**
- d. Formerly offered savings bonds to employees via payroll deduction (for the subset of 10 interviews with this audience)**
- e. Mix of industries**

BUSINESS SCREENER

Hello, my name is _____ from _____, a local marketing research firm. We are conducting a short survey today and we would like to include your opinions. Let me assure you that we are not involved in the sale of any products or services. May I speak with the person who is most responsible for making decisions about banking services for your entire organization?

Q1 Decision-making: Which of the following best describes your responsibility for making decisions about **offering employee benefits for your organization**? Are you the primary decision-maker who handles these decisions for your entire organization, or jointly responsible for making these decisions, or are these decisions made by another person in your company?

1. I am the primary decision-maker [CONTINUE]
2. Jointly responsible [GO TO Q1B]
3. **Not responsible**

[TERMINATE IF NOT RESPONSIBLE]

Q1b Decision-making: Would you say that you are the person **most** involved in making decisions about employee benefits for your company—by that, I mean, are you the person who is most likely to select the products or services your company will offer for your entire organization, or is it another person?

1. Yes (primary decision-maker)
2. **No [ASK TO SPEAK WITH THE PRIMARY DECISION-MAKER]**

Q2 Title: What is your title? [MATCH TO PRE-CODED LIST BELOW]

1. Owner
2. President, CEO
3. Human Resources Manager
4. Employee Benefits Manager
5. Other _____

Q3 Industry: What is your company's primary line of business?

1. [RECORD RESPONSE] _____

Q4 Company size: Which of the following categories best describe your company's total annual gross sales in 2010?

1. Under \$500,000
2. \$500,000 to \$1 million
3. \$1 to under \$3 million
4. \$3 to under \$5 million
5. \$5 to under \$10 million
6. \$10 to under \$30 million
7. \$30 million to under \$500 million
8. Over \$500 million

Q5 Employee size: In total, how many employees are in your organization? (Include all locations)

1. Less than 20 employees TERMINATE
2. 20 – 49 MAY QUALIFY FOR FOCUS GROUPS (A)
3. 50 – 99 MAY QUALIFY FOR FOCUS GROUPS (A)
4. 100-249 MAY QUALIFY FOR 1-ON-1 INTERVIEW (B)
5. 250-499 MAY QUALIFY FOR 1-ON-1 INTERVIEW (B)
6. 500 or more MAY QUALIFY FOR 1-ON-1 INTERVIEW (B or C)

Q6 Auto deduction: Do you currently use an automatic deduction service to pay your employees, meaning they receive their payment electronically and taxes or other deductions can be automatically deducted from their pay?

1. Yes
2. No TERMINATE
3. Don't know TERMINATE

Q7 Payroll savings and/or 401(k) or equivalent: Do you **currently** offer any of your employees a payroll savings program or a 401(k) or equivalent retirement savings program?

1. Yes DOES NOT QUALIFY FOR FOCUS GROUPS (A); MAY QUALIFY FOR 1-ON-1'S (B)
2. No MAY QUALIFY FOR FOCUS GROUPS (A) OR 1-ON-1'S (B)
3. Don't know TERMINATE

Q8 Offered Savings Bonds via Payroll deduction: At any time in the past five years did your organization offer your employees the ability to purchase savings bonds via payroll deduction?

1. Yes QUALIFIES FOR 1-ON-1 INTERVIEW (C)
2. No QUALIFIES FOR FOCUS GROUPS (A) IF Q5<4 (LESS THAN 100 EMPLOYEES)
3. Don't know

Q9 Gender: What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

Q10 Age: In which of the following age groups do you belong? Are you....

1. Under 25
2. 25-34
3. 35-44
4. 45-54
5. 55-64
6. 65 or older

Q11. Length of time in business: How long has your company been in business?

1. Less than 3 years
2. 3-5 years
3. 6-10 years
4. More than 10 years

Q12. Company classification: Would you classify your company as primarily employing blue-collar service type workers or white collar workers?

1. Blue collar QUALIFIES FOR 1-ON-1 INTERVIEW (C) IF PREVIOUSLY OFFERED SAVINGS BONDS VIA PAYROLL DEDUCTION
2. White collar QUALIFIES FOR 1-ON-1 INTERVIEW (C) IF PREVIOUSLY OFFERED SAVINGS BONDS VIA PAYROLL DEDUCTION
3. Don't know

ARTICULATION ASSESSMENT

Q12 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 - 8 ON BOTH STATEMENTS]

INVITATION

We would like to invite you to participate in a (FOCUS GROUP OR ONE-ON-ONE DISCUSSION) regarding benefits employers offer [SPECIFY DATE, TIME AND LOCATION.] which will last about (2 HOURS FOR GROUPS, 30 MINUTES FOR PHONE INTERVIEWS). 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.]