

General public focus group participants will receive approximately \$75 based on prevailing rates for the location.

Business benefits decision-maker focus group participants (from small to medium-sized companies) receive approximately \$150 based on prevailing rates for the location.

One-on-one interviews with business benefits decision-makers at larger companies will receive approximately \$100 based on prevailing rates for the location.

This is a piece of market research designed to provide the program managers developing the new product guidance on a product name that is appealing to the target audiences. There are two target audiences: members of the general public and business owners/managers responsible for employee benefits.

- The general public audience has some specific traits that set them apart. Based on prior quantitative research and policy priorities, the primary targets tend to be somewhat in the lower economic stratas. But fundamentally, this is a general public audience.*
- The business audience is critical because the product will primarily be offered through this group. They must be interested and willing to participate so their views on naming etc. are very important. For purposes of this research this group is divided in two segments based on size of organization.*
- Smaller businesses (less than 100 employees) where the key decision maker is most likely to be the owner, CEO or other top general management.*
- Larger businesses where a human resources/benefits manager is likely to be a primary decision influencer/maker as well as gatekeeper.*

The business groups are significantly more elite and harder to reach than the public audience. In market research the effort required to reach such individuals and persuade them to respond is orders of magnitude more difficult than with the public. The greater effort required to reach them is also reflected in the incentives required to persuade them to participate in either focus groups or personal interviews. Among the range of reasons they are more difficult to recruit for group sessions:

- They are higher status economically; there are few of them; they need to be reached through their business and its gatekeepers; they have real and self-perceived other commitments that occupy their time.*
- With the group participants, we are asking them to make the effort to come to a facility in their community, so they are committing travel time as well as the two hours that they will be participating in the group sessions. This is no different than is the case with the public group participants but it differentiates these qualitative group participants from telephone survey respondents.*

- *Because this is strategic research, meant to provide internal guidance to the program managers, we try not to identify the sponsor of the research beforehand in order to obtain objective and untainted responses. That means that the power of the federal government’s influence, including any implied requirements to respond, cannot be used as an inducement to participate or as a reason to accept a small honorarium.*

In the case of focus groups, there is an established pattern of costing based on collective recruiting experience. The research industry does not typically conduct feasibility studies with individual market research projects to determine optimal incentive rates. Such market research projects typically don’t have the budget for research-on research testing. But this is a market-driven process. We have two pieces of information guiding this: our own experience and the bid/ask experience in the marketplace.

- *Artemis Strategy Group is a mainstream research organization whose leaders each have 25 years+ experience conducting these kinds of qualitative research studies, for private and public sector clients. Our normative experience is that for qualitative research we pay business respondents between 80% and 300% more in participation incentives than we pay general public participants. That is reflective of the increased recruiting effort required to recruit business respondents; the incentive is just one part of that total cost. We always weigh the tradeoff between the extra effort required to recruit respondent against the incentive we offer.*
- *The market provides the primary basis for pricing. In major U.S. cities there are typically a handful of organizations that provide the recruiting services for focus groups. They respond to our specifications and bid against each other to conduct this kind of work. They are highly competitive with each other, and we negotiate with them to find the best deal. We attach here a spreadsheet showing the proposed incentive rates for these audiences from a total of 12 bids in 4 cities from 7 different organizations that we have collected for doing this study. Mean, median, high, low and our proposed honorarium compensation levels are shown at the bottom. These organizations represent the primary entities in these cities doing this kind of work.*

Referring to the incentives spreadsheet (attached as a supplementary document to this submission), the proposed honorarium for business respondents is at the bottom of the range submitted by all the bidders. If we are unable to offer this level of incentive, the bidders may not accept the work or they may reduce their commitment to fulfilling the task. We can cajole them some, but these incentive rates are widely accepted industry norms for this kind of work.

BURDEN HOURS

Category of Respondent	No. of Respondents	Participation Time	Burden
Focus Group Participants – General Public Individuals	40	2.5 hrs	100 hrs
Focus Group Participants – Private Sector	12	2.5 hrs	30 hrs
One-on-one interviews – Private Sector	12	1 hr	12 hrs
Totals	64	2.2 hrs average	142 hrs

FEDERAL COST: At these proposed levels and expected response rates, the cost for incentives will be \$6,750. The remaining estimated annual cost to the Federal government is not known at this time.

If you are conducting a focus group, survey, or plan to employ statistical methods, please provide answers to the following questions:

The selection of your targeted respondents

1. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?
 Yes No

If the answer is yes, please provide a description of both below (or attach the sampling plan)? If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?

The screening protocol for consumers is designed to recruit participants who represent a cross-section of the population in terms of gender, race/ethnicity, age, income, education, employment status, asset levels, and current retirement savings behaviors.

The screening protocol for employer decisions makers will ensure that focus group participants are from small to medium-sized companies (10-99 employees) and that some represent companies who currently do offer payroll-based retirement accounts to employees and others that do not currently offer this benefit; it will also recruit employer benefits managers for large companies for one-on-one interviews. See attached Screeners.

Administration of the Instrument

1. How will you collect the information? (Check all that apply)
 Web-based or other forms of Social Media
 Telephone
 In-person
 Mail
 Other, Explain
2. Will interviewers or facilitators be used? Yes No

Please make sure that all instruments, instructions, and scripts are submitted with the request.

Instructions for completing Request for Approval under the “Generic Clearance for the Collection of Routine Customer Feedback”

TITLE OF INFORMATION COLLECTION: Provide the name of the collection that is the subject of the request. (e.g. Comment card for soliciting feedback on xxxx)

PURPOSE: Provide a brief description of the purpose of this collection and how it will be used. If this is part of a larger study or effort, please include this in your explanation.

DESCRIPTION OF RESPONDENTS: Provide a brief description of the targeted group or groups for this collection of information. These groups must have experience with the program.

TYPE OF COLLECTION: Check one box. If you are requesting approval of other instruments under the generic, you must complete a form for each instrument.

CERTIFICATION: Please read the certification carefully. If you incorrectly certify, the collection will be returned as improperly submitted or it will be disapproved.

Personally Identifiable Information: Provide answers to the questions. Note: Agencies should only collect PII to the extent necessary, and they should only retain PII for the period of time that is necessary to achieve a specific objective.

Gifts or Payments: If you answer yes to the question, please describe the incentive and provide a justification for the amount.

BURDEN HOURS:

Category of Respondents: Identify who you expect the respondents to be in terms of the following categories: (1) Individuals or Households; (2) Private Sector; (3) State, local, or tribal governments; or (4) Federal Government. Only one type of respondent can be selected per row.

No. of Respondents: Provide an estimate of the Number of respondents.

Participation Time: Provide an estimate of the amount of time required for a respondent to participate (e.g. fill out a survey or participate in a focus group)

Burden: Provide the Annual burden hours: Multiply the Number of responses and the participation time and divide by 60.

FEDERAL COST: Provide an estimate of the annual cost to the Federal government.

If you are conducting a focus group, survey, or plan to employ statistical methods, please provide answers to the following questions:

The selection of your targeted respondents. Please provide a description of how you plan to identify your potential group of respondents and how you will select them. If the answer is yes, to the first question, you may provide the sampling plan in an attachment.

Administration of the Instrument: Identify how the information will be collected. More than one box may be checked. Indicate whether there will be interviewers (e.g. for surveys) or facilitators (e.g., for focus groups) used.

Submit all instruments, instructions, and scripts are submitted with the request.