

Request for Approval under the “Generic Clearance for the Collection of Routine Customer Feedback” (OMB Control Number: 1535-0143)

TITLE OF INFORMATION COLLECTION: *New Retirement Message and Materials Assessment*

PURPOSE: *The purpose of this project is to obtain feedback on messages and materials being developed to support the new retirement product.*

DESCRIPTION OF RESPONDENTS: *This research will be conducted with two types of respondents: 1) individuals from the general public who are the financial decision makers in their household and 2) employer decision makers for small, medium and large companies (both those that do and do not currently offer payroll-based retirement accounts to their employees).*

TYPE OF COLLECTION: (Check one)

- | | |
|--|---|
| <input type="checkbox"/> Customer Comment Card/Complaint Form | <input type="checkbox"/> Customer Satisfaction Survey |
| <input type="checkbox"/> Usability Testing (e.g., Website or Software) | <input type="checkbox"/> Small Discussion Group |
| <input checked="" type="checkbox"/> Focus Group | <input type="checkbox"/> Other: _____ |

CERTIFICATION:

I certify the following to be true:

1. The collection is voluntary.
2. The collection is low-burden for respondents and low-cost for the Federal Government.
3. The collection is non-controversial and does not raise issues of concern to other federal agencies.
4. The results are not intended to be disseminated to the public.
5. Information gathered will not be used for the purpose of substantially informing influential policy decisions.
6. The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.

Name: _____
 Bruce A. Sharp

To assist review, please provide answers to the following question:

Personally Identifiable Information:

1. Is personally identifiable information (PII) collected? Yes No
2. If Yes, will any information that is collected be included in records that are subject to the Privacy Act of 1974? Yes No
3. If Yes, has an up-to-date System of Records Notice (SORN) been published? Yes No

Gifts or Payments:

Is an incentive (e.g., money or reimbursement of expenses, token of appreciation) provided to participants? Yes No

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.

Bulletin Boards with business benefits decision-makers at larger companies will receive approximately \$125 based on prevailing rates for the location.

This is a small, qualitative marketing research project the purpose of which is to provide program managers developing the new product with guidance on what specific messages and materials combinations most effectively appeal to and inform the target audiences. There are two target audiences: members of the general public and business owners/managers responsible for employee benefits. Results will not be made public. The sponsor of the project will not be identified to respondents during the recruiting process. This is the second round of similar research with these audiences; OMB approved incentive rates at the levels proposed here for the first round.

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 reactions to informative messages and materials 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.*

These group sessions will be conducted using commercial focus group facilities that recruit respondents to participate in groups like this. Participation by respondents is strictly voluntary and respondents are paid for their participation. The rate at which they are paid varies depending on how hard the group is to find and persuade to participate. Business leaders are significantly more elite and harder to reach than the public audience. 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; 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 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 smaller-than-normal 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. Two pieces of information are offered to support this: experience of the research team 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. The firm's normative experience is that for qualitative research business respondents need to be paid between 80% and 300% more in participation incentives than 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 and there is always a weighing of the tradeoff between the extra effort required to recruit respondent against the incentive offered.*
- The market provides the primary basis for pricing. In major U.S. cities there are typically a handful of organizations that provide cost-effective recruiting services for focus groups. They respond to specifications and bid against each other to conduct this kind of work. They are highly competitive with each other, and we (the prime contractor) negotiate with them to find the best deal. The attached spreadsheet shows data collected from a cross section of the local providers within the last couple months for the prior phase of this study. These are the incentive rates that they each proposed based on the audience specifications provided. This includes a total of 12 bids in 4 cities from 7 different organizations. 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. It is \$150 for the business respondents. If we are unable to offer this level of incentive, the bidders may not accept the work, they may reduce their commitment to fulfilling the task and they will raise their overall cost to recruit. 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	20	2.5 hrs	50 hrs
Focus Group Participants – Private Sector	14	2.5 hrs	25 hrs
Bulletin-Board Groups – Private Sector	14	1.5 hrs	21 hrs
Totals	44	2.2 hrs average	96 hrs

FEDERAL COST: The 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 [X] 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
[X] Telephone
[X] In-person
[] Mail
[] Other, Explain
2. Will interviewers or facilitators be used? [X] 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.