
Attachment 1: DRAFT Participant Screener Guide

Office of Employee Plans Communications Research Among Small Businesses Focus Group Screening Questionnaire TBD 2011

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DATES: TBD

SPECS:

- Recruit 8 to seat 6 per group for in-person focus groups
- Six 90-minute in-person groups per location
- Our umbrella audience is representatives from small businesses (2-14 employees) who are in charge of employee benefits and/or retirement plans. All representatives ...
 - Should represent a mix of tenures at their respective organizations
 - Must be English-speaking
- There are two primary audiences, those who currently have and those who do not currently have a retirement plan in place for their employees.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>	<u>LOCATION</u>
Group 1: Small Business with Retirement Plan	TBD	TBD	Baltimore, MD
Group 2: Small Business with Retirement Plan	TBD	TBD	Atlanta, GA
Group 3: Small Business without Retirement Plan	TBD	TBD	Baltimore, MD
Group 4: Small Business without Retirement Plan	TBD	TBD	Baltimore, MD
Group 5: Small Business without Retirement Plan	TBD	TBD	Atlanta, GA
Group 6: Small Business without Retirement Plan	TBD	TBD	Atlanta, GA

The following statement will be read after introductions.

Hello, my name is ____ with _____. We are inviting people who are responsible for employee benefits and/or retirement plans for a small business to participate in a focus group about how the IRS can better assist and communicate with such individuals. I would like to ask you some questions about [ORGANIZATION] and your role there. I'm not trying to sell you anything. This should only take a few minutes. These questions are for screening purposes only and will in no way impact your status with the IRS, nor would any feedback you provide if you were to participate. Again, the purpose of this focus group is to help the IRS better understand the needs

of small businesses as they relate to retirement plans, so the Agency can better communicate with and provide assistance to make the process of maintaining tax compliance easier. Additionally, the focus group will be conducted by a third-party, so all feedback will be used for research purposes only and will not be attributed to any participants or to the organizations at which they work or volunteer.

[IF COMFORTABLE, CONTINUE SCREENING]

1. Are you currently employed at a small business with 2-14 employees?

Yes..... **Continue**

No..... **Terminate**

2. Are you responsible for employee benefits and/or choosing and/or maintaining retirement plans at this small business?

Yes..... **Continue, skip to Q4**

No..... **Q3**

3. Would you be able to put me in touch with the person(s) at your small business who is responsible for employee benefits and/or choosing and/or maintaining retirement plans?

Yes..... **Record contact's name and phone number and then terminate**

No..... **Terminate**

4. Does the company where you work currently offer its employees a retirement plan?

Yes..... **Recruit 16**

No..... **Recruit 32**

5. How long has the small business where you work been in existence?

Less than a year.....

1-5 years..... **Recruit a mix**

More than 5 years

6. Have you, or does anyone in your household, currently work in any of the following industries or positions? **[Record each "yes" response.]**

- Government..... []
A bank or other financial institution..... [] **Recruit no more than 2 per group**
A tax professional or accountant..... []

7. What is your current age? Please specify: _____ **[Do not read list]**

- Under 18..... [] **Terminate**
18-24 []
25-34 []
35-44 [] **Recruit a mix.**
45-54 []
55-64 []
65+ []

8. What is the highest level of education you have completed? (DO NOT READ LIST.)

- High school graduate or less..... []
Some college, vocational or technical school..... [] **Recruit a mix**
College graduate..... []
Post graduate education (e.g., Master's degree, MBA, law degree, PhD)..... [] **Recruit no more than 4 per group**

9. Are you comfortable reading an information pamphlet that is written in English and telling someone what you think about it?

- Yes..... [] **Continue**
No..... [] **Terminate**

10. Now I would like to ask you a different question. What do you like most about your current job?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did s/he:

Give full and complete answer?

Speak clearly, and without long pauses?

Answer enthusiastically?

Speaks understandable English/is comfortable with the English language?

It is most important that respondent be articulate!! If not, terminate.

Invitation for Focus Groups:

I would like to invite you to participate in a group discussion that will be held at our facility on (DATE) at (TIME). The group will last approximately 90 minutes. To help cover costs such as transportation to the focus group site and child care, you will receive \$XX at the end of the group session. Would you be willing to participate?

Yes..... () **SCHEDULE**

No..... () **TERMINATE**

Must be read to all before ending call:

The Paperwork Reduction Act requires that the IRS provide an OMB control number on all public information requests and I am legally required to give it to you. The OMB Control Number for this focus group is 1545-1432. If you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to:

Internal Revenue Service

Tax Products Coordinating Committee

SE:W:CAR:MP:T:T:SP

1111 Constitution Ave. NW

Washington, DC 20224

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at (TELEPHONE NUMBER) so that I can find a replacement for you. Thank You.

Respondent's name: _____

Address: _____

Telephone # (Home): _____ (Work) _____

Recruited by: _____

Attachment 2: DRAFT Moderator's Guide

Moderator's Guide
Office of Employee Plans Communications Research among
Small Businesses
Dates TBD, 2011
DRAFT

WELCOME AND GROUND RULES FOR FOCUS GROUPS

Welcome everyone. My name is _____. I work for _____, an independent marketing research firm. Thank you for coming for this discussion. Before we begin, I'd like to explain a few things about how the discussion will work.

The Internal Revenue Service wants to understand how they can better assist and communicate with people who own their own small business. For this reason, we are holding a focus group on behalf of the IRS. For those of you who have not ever participated in a focus group before, let me explain. A focus group is used to gather ideas and opinions from a group of individuals who have some familiarity in the topic, by means of directed discussion. All feedback will be used for research purposes only.

1. First of all, I want everyone to know there are **no wrong answers**. (We want to know your opinions and those opinions might differ. This is fine. We want to know what each of you thinks about the topics we will be discussing.)
2. You have probably noticed the tape recorder in the room. It is here because we are **DVD recording** the discussion. Afterwards, I have to write a report. I want to give you my full attention and not have to take a lot of notes.

Because we are taping, it is important that you try to **speak one at a time**. I may occasionally interrupt you when two or more people are talking at once in order to be sure everyone gets a chance to talk and that responses are accurately recorded.

3. I have some colleagues from the research team here with me. They are observing this discussion so that they can hear your opinions directly from you. They will not participate in the discussion in any way except they might hand me a note with a question or two to ask. Your names will not be given to anyone, and no one will contact you after this group is over. When I write my report, I will not refer to anyone by name. [DEEMPHASIZE PEOPLE IN BACK ROOM AS MUCH AS POSSIBLE.]
4. Please turn off your **cell phones**. The groups will last only 90 minutes. Should you need to go to the restroom during the discussion, please feel free to leave, but we'd appreciate it if you would go one at a time.
5. I do not work for the IRS. If you have something negative to say, it is all right. Remember, there are no wrong answers. We just want to hear your opinions.

[EMPHASIZE THAT YOU ARE JUST A THIRD-PARTY RESEARCHER AND NOT AN EXPERT ON THE TOPICS YOU'LL BE DISCUSSING.]

6. We are required by law to report to you the OMB control # for this public information request. That number is 1545-1432

We greatly appreciate your help and look forward to hearing from you over the course of the discussion.

I. INTRODUCTION

1. Now, first let's spend a little time getting to know one another. Let's each take turns introducing ourselves. Please tell me:
 - First name, and
 - What local area you live in,
 - Who or what you live with (ages of children, pets, plants, etc.), and
 - A little bit about the business where you work.

II. BACKGROUND

1. Now that I have a sense of the small businesses that each of you are involved with, I want to talk more specifically about what each of your roles and responsibilities are at them.
2. What are your primary responsibilities at the small business where you work?
 - a. What do you consider your top priorities?
 - b. What do you like about your job?
 - c. And, on the flip side, what do you like least about it?
3. In your opinion, what are the benefits and drawbacks of working at a small business? What makes you say that? [MODERATOR, TAKE NOTE OF BENEFITS AND DRAWBACKS ON AN EASEL]
 - a. When it comes to the drawbacks, where would you go for help in how to best deal with or resolve these?

III. INFORMATION SOURCES

1. Thank you for that information regarding where you work and your role there. In the next part of our discussion, I'd like to focus more on the topic of employee management. What first comes to mind when you think about managing employees? In other words, what does managing your employees entail? What makes you say that?
 - a. Where do you go for information if/when you have questions or concerns specific to employee management?
 - b. How useful do you typically find these sources of information? What makes you say that?
2. What about employee benefits? What comes to your mind when you think about employee benefits?

- a. More specifically, what do you see as the potential benefits and drawbacks of employee benefits?
 - b. [IF NOT ALREADY MENTIONED] Do you associate employee benefits with employee retention? Why or why not?
 - c. Where do you go for information if/when you have questions or concerns about employee benefits?
3. [IF NOT ALREADY MENTIONED] What about the IRS? Do you ever rely on the IRS for information on employee benefits?
- a. If so, for what types of information do you use the IRS?
 - b. Do you find the information provided by the IRS useful? Why or why not?

IV. RETIREMENT PLANS [THOSE WITH A RETIREMENT PLAN IN PLACE]

1. Now I'd like to focus on a particular aspect of employee benefits and that's employee retirement plans. What first comes to mind when you think about retirement plans? What makes you say that?
 - a. Do you currently offer retirement plans to your employees?
 - b. What made you decide to offer your employees a retirement plan(s)? Why do you think this is important?
 - c. How easy or hard was it for you to set up your employee retirement plan? Why do you say that?
2. How did you go about choosing which retirement plan(s) to offer your employees?
 - a. Can you walk me through your decision-making process?
 - i. Which factors did you take into consideration?
 - ii. Whose input did you take into consideration?
 - iii. Were there particular resources that you used in the process that you found helpful? If so, which ones?
 - iv. How easy or difficult did you find the process of choosing an employee retirement plan? What makes you say that?
 - b. Overall, what gave you the sense that the retirement plan you selected is the "right one" for your small business.
 - c. How do you know that the retirement plan you selected is *still* the right one for your small business?
3. What does maintaining a retirement plan mean to you? Why do you say that?
 - a. Now that we have talked about maintaining a retirement plan, how will you know that as time passes and circumstances change, that the retirement plan(s) you're offering your employees is the "right" one?
 - b. [IF NOT ALREADY MENTIONED] Do you ever audit your employee retirement plans? If so, why? If not, why not?
 - c. How easy or difficult do you find the process of maintaining your employee retirement plan? Why do you say that?
 - d. [IF NOT ALREADY MENTIONED:] Where did you go for information if/when you had questions about maintaining your retirement plan?
 - i. How useful did you find this information? Why do you say that?

4. Where does compliance factor in when it comes to employee retirement plans? Is this something you think about?
 - a. To your knowledge, do employee retirement plans need to be compliant with certain IRS standards?
 - b. If so, what do you think the consequences are for not making sure your employee plan(s) is compliant with those standards?
 - c. How easy or hard do you think it is to make sure an employee retirement plan is compliant? What makes you say that?
 - d. If/when you need information about making sure an employee plan is compliant, where do you go?
 - i. How useful did you find this source? Why do you say that?
5. What does correcting a retirement plan mean to you? Why do you say that?
 - a. Have you ever corrected a retirement plan error?
 - i. If so, how difficult or easy did you find this activity?
 - ii. What resources did you use to help you in this process?
 1. How helpful did you find these resources? Why do you say that?
6. As you think about everything involved in offering employee retirement plans, what resources or information do you wish you had that would make this process easier for you? Why do you say that?

IV. RETIREMENT PLANS [THOSE *WITHOUT* A RETIREMENT PLAN IN PLACE]

7. Now I'd like to focus on a particular aspect of employee benefits and that's employee retirement plans. What first comes to mind when you think about retirement plans? Why do you say that?
 - a. Do you currently offer retirement plans to your employees?
 - b. What are your reasons for not offering your employees a retirement plan?
 - i. Do you plan to offer your employees a retirement plan in the future? Why or why not?
8. What first comes to mind when you think about choosing an employee retirement plan? What makes you say that?
 - a. [IF NOT ALREADY MENTIONED:] What steps do you think you would need to take in order to choose an employee retirement plan?
 - i. What factor would you take into consideration?
 - ii. What resources would you turn to for information?
 - b. How easy or difficult do you think it would be to choose an employee retirement plan? Why do you say that?
 - c. How would you know if had selected the "right" plan for your small business? Why do you say that?
9. What first comes to mind when you think about maintaining an employee retirement plan? Why do you say that?

- a. [IF NOT ALREADY MENTIONED:] What steps do you think you would need to take, if any, in order to maintain an employee retirement plan?
 - b. [IF NOT ALREADY MENTIONED:] Do you think it's important to regularly audit retirement plans to make sure they are up to date and compliant with IRS standards? Why or why not?
 - i. Who or what would you consult for more information on how to audit an employee retirement plan?
 - c. Where does compliance factor in when it comes to employee retirement plans? Is this something you think about?
 - i. To your knowledge, do employee retirement plans need to be compliant with certain IRS standards?
 - ii. How easy or difficult do you think it is to make sure an employee retirement plan is compliant? Why do you say that?
10. As you think about the extent to which you've investigated employee retirement plans, what resources or information do you wish you had that would make this process easier for you? Why do you say that?

V. KNOWLEDGE OF IRS RESOURCES

1. Would you consider the IRS a resource for information about employee retirement plans? Why or why not?
2. Are you aware that the IRS provides information and tools specific to employee retirement plans for those responsible for employee benefits and retirement plans at small businesses?
 - a. [IF YES:] Have you ever used any of the IRS resources specific to employee retirement plans?
 - i. [IF YES:] Which ones?
 1. [PROBE:] IRS.gov Retirement Plans Community tab, *Retirement News for Employers* newsletter, Retirement Plans Navigator website
 2. How useful did you find these resources?
 3. Did you find anything confusing about these resources?
 - ii. [IF NO:] What is the primary reason why you have not used these resources?
 - b. [IF HAVE NOT HEARD/HAVE NOT USED:] How interested, if at all, would you be in accessing the employee retirement plan information and tools provided by the IRS? Why do you say that?
3. In the future, how would you like the IRS to communicate with you about information and resources they have specific to employee retirement plans for small business owners?
 - a. What would be the most convenient way for the IRS to communicate with you with information/resources?
 - i. [PROBE: online vs. direct mail vs. phone]

- ii. [PROBE: organizations such as Small Business Association, Chamber of Commerce, and/or groups that appeal to specific sectors or industries]

VI. IRS's RETIREMENT PLAN RESOURCES FOR EMPLOYERS [SPECIFIC RESOURCES FOR TESTING TBD; NO MORE THAN 3]

1. Now I want to spend some time looking at some of these resources to see what you think about them. First, I'm going to pass around some information that's been printed from IRS.gov, and I want you to read it and tell me what your initial reactions are.
 - a. What do you like about these materials?
 - b. What, if anything, should be improved?
 - c. What, if anything, do you find confusing?
2. Moving forward, how do you think the IRS could improve its resources and educational materials specific to employee retirement plans?

VII. FALSE CLOSE

[MODERATOR: MAKE SURE ALL MATERIALS ARE COLLECTED FOR IN-PERSON GROUPS.]

IF TIME: [FOR IN-PERSON FOCUS GROUPS, READ:] Now I would like to distribute another worksheet. [DISTRIBUTE HANDOUT X.] It has one question, "What is the one piece of advice you would give the IRS to improve the way in which it provides information to those responsible for employee benefits and retirement plans at small businesses?" Take a moment and write your response. While you do, I am going to check with my colleagues to see if we need to review any additional information.

We're all done for today. Thank you so much for your time; we appreciate that you came out here today. Your opinions and insights have been very helpful. Thanks again, and enjoy the rest of your day.