



**myRA Quantitative Employer Survey Phase 2 Questionnaire  
September 15, 2014**

**Approach**

- Nationwide telephone survey (averaging 15 minutes in length) of 400 business benefits decision makers
- Size and industry criteria (Set soft quotas within the three size categories)

Size	Retail	Manu- facturin g	Leisure/ Hospitality	Food Service s	Business Services	Total
Companies with 500+ employees	13	13	13	13	13	65
Companies with 100-499 employees	20	20	20	20	20	100
Companies with 10-99 employees	47	47	47	47	47	235
TOTAL	80	80	80	80	80	400

UPPERCASE DENOTES INTERVIEWER INSTRUCTIONS OR ITEMS THAT WILL NOT BE READ TO RESPONDENTS

**SCREENING**

**GETTING PAST GATEKEEPER:**

Receptionist/Main Switchboard

A. Will you please transfer me to the person who is most responsible for making decisions about issues related to employee benefits and payroll for your entire organization?

- 1 IF ASSISTANT ANSWERS, THEN CONTINUE TO Q.B
- 2 IF RESPONDENT ANSWERS, THEN SKIP TO Q.C1

ASSISTANT

**make sense.**

B. Hello, my name is \_\_\_\_\_ with Artemis Strategy Group, a national research firm. We are conducting a survey among primary decision-makers for issues related to employee benefits and payroll. We are conducting this study on behalf of the U.S. Treasury. Could I please speak to [INSERT NAME FROM SAMPLE]?

ALTERNATIVE REQUEST IF NEEDED/INDIVIDUAL NO LONGER AT THE COMPANY:

Could I please speak to the primary decision maker for issues related to employee benefits and payroll?

**[IF NEEDED:** We are looking for the decision maker for retirement savings options and benefits or senior level HR manager who might be familiar with issues related to employee benefits]

**[SAY ONLY IF NECESSARY:** The interview will take about 15 minutes to complete.]

**[SAY ONLY IF NECESSARY:** This study is unique in that we are talking to only a handful of benefits decision makers. The interview is completely confidential. We are not trying to sell anything.]

- 1 NOW IS GOOD TIME [GO TO C1]
- 2 SCHEDULE AN APPOINTMENT [GO TO B1]
- 3 REFUSED [TERMINATE]

[IF SCHEDULE AN APPOINTMENT ASK B1]

B1 When do you think would be a good time for me to conduct the interview? [IF NOW, GO C1. OTHERWISE RECORD DATE AND TIME]

Ask for Referral name (if needed)

1 RECORD DATE/TIME:

\_\_\_\_\_

#### Benefits Decision Maker Respondent on Phone

C1 Hello, my name is \_\_\_\_\_ with Artemis Strategy Group, a national research firm. We are conducting a survey among people responsible for making decisions about issues related to employee benefits and payroll. We are conducting this on behalf of the U.S. Treasury, and we would like to conduct the telephone interview with you right now if we can. It will take about 15 minutes.

Your responses are completely strictly confidential and your participation is voluntary. This is strictly an opinion survey. We are not attempting to sell you anything and your participation will not result in future calls. For quality control purposes, my supervisor may monitor this call.

- 1 NOW IS GOOD TIME [GO TO Q1]
- 2 SCHEDULE AN APPOINTMENT
- 3 REFUSED [TERMINATE]

\*Indicates a new question not asked in Phase 1

## SECTION 1: Company Profile Information

artemis strategy group

1025 vermont avenue, nw, suite 830, washington dc 20005 V 703.262.0550 F 703.262.0973 www.artemissg.com

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

1. I am the primary decision-maker [GO TO Q2]
2. Jointly responsible [GO TO Q2]
3. Not responsible – [GO BACK TO SCREENING QB]

2. Approximately how many employees does your organization have? Please count all employees including full and part time, permanent and temporary workers.

ENTER NUMBER \_\_\_\_\_(0 TO 999,000)

AUTOFILL RANGE (DO NOT READ):

1. Under 10 [THANK AND TERMINATE]
2. 10 to 49 employees
3. 50 to 99
4. 100 to 249
5. 250 to 499
6. 500 to 999
7. 1,000 to 2,499
8. 2,500 to 4,999
9. 5,000 or over
10. DON'T KNOW [USE COMPANY SIZE FROM SAMPLE IDENTIFIER AND CONTINUE]
11. REFUSED [USE COMPANY SIZE FROM SAMPLE IDENTIFIER AND CONTINUE]

SOFT QUOTAS:

- 10 – 49 EMPLOYEES – 116
- 50 – 99 EMPLOYEES – 116
- 100 – 249 EMPLOYEES – 52
- 250 – 499 EMPLOYEES – 52
- 500 – 999 EMPLOYEES – 16
- 1000 – 2499 EMPLOYEES – 16
- 2500 – 4999 EMPLOYEES – 16
- 5000+ EMPLOYEES – 16

3. What is your title? (DO NOT READ LIST. SELECT ALL THAT APPLY)

1. Human Resources Manager
2. Employee Benefits Manager
3. Owner
4. CEO/Chairman
5. CFO
6. President
7. Director
8. Partner
9. Vice President
10. Other, Specify \_\_\_\_\_ [MONITOR FOR TITLES THAT ARE CONSISTENT WITH AT LEAST SHARED DECISION RESPONSIBILITY]
11. (DO NOT READ) DK/REFUSED (THANK AND TERMINATE)

4. Do you currently use a payroll automatic deduction/direct deposit service to pay your employees, meaning they receive their payment electronically and taxes or other deductions are automatically deducted from their pay?

1. YES
2. NO [TERMINATE]
3. DON'T KNOW [GO BACK TO SCREENING QB]

5. Does your organization offer a retirement savings option, such as a pension **in the form of a defined benefit plan**, to employees?

1. YES
2. NO
3. DON'T KNOW

6. Please tell me if you offer any of the following to your employees for retirement savings. (READ LIST)

DO NOT RANDOMIZE	YES	NO	DON'T KNOW
a. 401(k)			
b. 403(b)			
c. SIMPLE IRA (Savings Incentive Match Plans for Employees)			
d. SEP (Simplified Employee Pension Plan)			
e. Payroll deduction IRA			
f. Profit sharing plan			
g. ESOP (Employee Stock Ownership Plan)			

SKIP Q7 AND Q8 IF "NO" OR "DON'T KNOW" TO ALL ON Q6

**artemis strategy group**

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7. [ASK IF OFFER ONE OR MORE RETIREMENT SAVINGS BENEFIT] Many 401(k) plans or other retirement savings plans have eligibility requirements such as the employee must be 21 years of age, have at least one year of service at the organization, or perform at least 1,000 hours of service per year. Thinking of your eligibility requirements, what percentage of your employees are **eligible** to participate?

1. \_\_\_\_\_% (RANGE 0-100)
2. DON'T KNOW/REFUSED

8. [ASK IF OFFER ONE OR MORE RETIREMENT SAVINGS BENEFIT IN Q6] And what percentage of your employees **actually** participate?

1. \_\_\_\_\_% (RANGE 0-100)
2. DON'T KNOW/REFUSED

## SECTION 2: Employee Profile Information **(NEW SECTION)**

ASK Q9 IF "NO" OR "DON'T KNOW" TO ALL ON Q5 AND Q6

**9.** Why doesn't your company offer a retirement savings plan currently? [DO NOT READ LIST, ALLOW MULTIPLE RESPONSES] [PROBE: What other reasons?]

1. MY COMPANY IS TOO SMALL
2. IT IS TOO EXPENSIVE TO OFFER RETIREMENT PLANS
3. OUR EMPLOYEES WOULD NOT USE IT
4. WE HAVE A HIGH EMPLOYEE TURNOVER RATE
5. OUR EMPLOYEES MAKE LOW WAGES
6. WE DON'T FEEL WE SHOULD HAVE TO OFFER RETIREMENT SAVINGS BENEFITS
7. THERE ARE TOO MANY OPTIONS OUT THERE AND WE STRUGGLE WITH FINDING THE RIGHT OPTION FOR OUR EMPLOYEES
8. OUR EMPLOYEES BELONG TO A UNION
9. OTHER (PLEASE SPECIFY)

ASK Q10 IF Q8 IS LESS THAN 100%

**10.** Thinking of your **eligible** employees who are not participating in any retirement plans, what are the main reasons? [DO NOT READ LIST, ALLOW MULTIPLE RESPONSES] [PROBE: What else?]

1. YOUNG WORKFORCE AND THEY ARE NOT CONCERNED WITH RETIREMENT
2. MANY OF OUR EMPLOYEES WHO DO NOT PARTICIPATE ARE SEASONAL, PART-TIME, OR TEMPORARY
3. MANY OF OUR EMPLOYEES WHO DO NOT PARTICIPATE DO NOT UNDERSTAND RETIREMENT SAVINGS BENEFITS

- 4. MANY OF OUR EMPLOYEES DO NOT SEE THE VALUE OF RETIREMENT PLANS
- 5. OUR EMPLOYEES DO NOT MAKE ENOUGH MONEY TO PROVIDE FOR THEIR DAY-TO-DAY NEEDS AND SAVE FOR RETIREMENT
- 6. WE HAVE HIGH TURNOVER
- 7. OUR EMPLOYEES BELONG TO A UNION
- 8. OTHER (PLEASE SPECIFY)
- 9. DON'T KNOW / NOT SURE

11. You mentioned that some of your employees are not **eligible** to participate in your existing retirement plan. What is it that makes them ineligible? [DO NOT READ LIST, ALLOW MULTIPLE RESPONSES] [PROBE: What else?]

- 1. THEY ARE NEW / HAVE NOT WORKED THE MINIMUM HOURS TO QUALIFY
- 2. THEY ARE SEASONAL, PART-TIME, OR TEMPORARY
- 3. THE COMPANY CANNOT AFFORD TO EXTEND RETIREMENT TO ALL CATEGORIES OF EMPLOYEES
- 4. THESE CATEGORIES OF EMPLOYEES HAVE VERY LOW INTEREST IN RETIREMENT ACCOUNTS
- 5. WE HAVE HIGH TURNOVER
- 6. THEY BELONG TO A UNION
- 7. OTHER (PLEASE SPECIFY)
- 8. DON'T KNOW / NOT SURE

12. Are any employees at your company members of a legally recognized labor union?

- 1. Yes
- 2. No
- 3. DO NOT READ DON'T KNOW

ASK Q13 IF "YES" TO Q12

13. Does union affiliation have any effect on your employees' eligibility to participate in your retirement plans?

- 1. Yes
- 2. No
- 3. DO NOT READ DON'T KNOW

### SECTION 3: Benefits Orientation

14. I'm going to read some short statements related to retirement benefits. As I read each, would you please tell me if it describes **your organization** well, does not describe your organization at all, or if it is somewhere in between.

RANDOMIZE	Describes my organization well	Somewhere in between	Does not describe my organization at all
a. We believe it is our responsibility to provide options that help our employees save for their retirement			
b. Retirement savings options need to be affordable for our employees (low dollar amounts to save) otherwise it's difficult for them to participate			
c. The fiduciary responsibilities with a 401k impose too much of a burden			

## SECTION 4: Awareness and Perceptions of *myRA* (awareness/adoption tracking)

15. Have you heard of any new retirement options to be offered through employers recently?

1. YES
2. NO - SKIP TO 17
3. DON'T KNOW - SKIP TO 17

16. [IF YES] What have you heard about? (DO NOT READ LIST)

1. *myRA*
2. RETIREMENT IRA MENTIONED BY PRESIDENT OBAMA IN STATE OF THE UNION ADDRESS
3. OTHER (SPECIFY): \_\_\_\_\_
4. DON'T KNOW

17. [IF HAVE NOT HEARD OF *myRA* OR DON'T KNOW] Have you heard of *myRA*?

1. YES
2. NO
3. DON'T KNOW

### READ TO ALL

Here is a description of *myRA*: (READ TO RESPONDENT)

The U.S. Department of the Treasury has developed the *myRA* ("My Retirement Account") program, offering a new retirement savings account for individuals looking for a way to start saving. *myRA* accounts have no fees, cost nothing to open, and balances will never go down in value. The program is designed for employees who do not have access to or are ineligible for an employer-sponsored retirement savings plan, and will be initially available through participating employers via a payroll deduction; employers have no fiduciary responsibilities. *myRA* investments are backed by the United States Treasury.

### INTERVIEWER NOTES:

[IF ASKED WHETHER *myRA* IS AVAILABLE TO EVERYONE: *myRAs* will be Roth IRA accounts available to anyone who has an annual income of less than \$129,000 a year for individuals and \$191,000 for couples filing jointly]

[IF ASKED ABOUT THE INTEREST RATE: *myRAs* will earn interest at the same variable rate as the Government Securities Investment Fund in the Thrift Savings Plan for federal employees.]

[IF ASKED: Savers may voluntarily roll over *myRAs* to private-sector retirement accounts at any time. Once a *myRA* account balance reaches \$15,000, or after 30 years, whichever occurs first, the entire balance must be transferred to a private-sector retirement account.]

18. Based on this description, how interested would your company be in making *myRA* available to your employees? Would you say.... (READ)

1. Not at all interested
2. Not very interested
3. Somewhat interested
4. Very interested
5. (DO NOT READ) DON'T KNOW

19. What percentage of your employees do you think **could use** a retirement savings account like this?

1. \_\_\_\_\_% (RANGE: 0 to 100%)
2. DON'T KNOW/REFUSED

[ASK Q20 IF Q19 GREATER THAN ZERO]

20. And what percentage of your employees do you think would be **interested** in this type of retirement savings account?

1. \_\_\_\_\_% (RANGE: 0 to 100%)
2. DON'T KNOW/REFUSED

OPEN END

21. What aspect of *myRA* is most appealing to you? [INTERVIEWER PROBE AND CLARIFY]

[TYPE REPNSE]

OPEN END

22. Is there anything that raises concerns? [INTERVIEWER PROBE AND CLARIFY]

[TYPE REPNSE]

**SECTION 5: Message Assessment (emphasis on new messages; both employer messages and employee)**

23. I'm going to read a few statements. For each please tell me if this is a compelling way to communicate the benefits of *myRA*. Let's use a 3-point scale, with 1 being not at all compelling, 2 being somewhat compelling, and 3 being very compelling.

Group 1: Emotional and business reasons for employers to make *myRA* available:

<b>RANDOMIZE</b>	Not at all compelling	Somewhat compelling	Very compelling	DON'T KNOW
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	1	2	3	4
a. You can help your employees save for retirement with <i>myRA</i> .				
b. Help your employees save for retirement with <i>myRA</i> . It's the right thing to do.				
c. <i>myRA</i> can help distinguish your company by making retirement options available for all employees.				
d. <i>myRA</i> can help businesses fulfill their sense of responsibility to employees by providing an easy way to make retirement savings possible.				
e. Adopting <i>myRA</i> could help you attract and retain employees				
f. You can help minimize the retirement savings crisis in America by making <i>myRA</i> available to your employees				
g. <i>myRA</i> can help provide a safety net for my employees and increase productivity and decrease absenteeism.				

Group 2: Ease of *myRA*:

<b>RANDOMIZE</b>	Not at all compelling	Somewhat compelling	Very compelling	DON'T KNOW
	1	2	3	4
a. Making <i>myRA</i> available is simple for employers. There are no fees and no employer contribution, match, or account administration required.				
b. All you need to do is inform your employees about <i>myRA</i> and set up ongoing direct deposit payments to employee <i>myRA</i> accounts.				
c. Research shows that one in four employees who know about <i>myRA</i> will sign up for it. Treasury has free materials you can share.				
d. <i>myRA</i> will be available through participating employers via a simple, one-time payroll direct deposit set up; employers have no fiduciary responsibilities.				

## Group 3: Benefits to employees

<b>RANDOMIZE</b>	Not at all compelling	Somewhat compelling	Very compelling	DON'T KNOW
	1	2	3	4
a. <i>myRA</i> makes it simple, safe and affordable for workers to start saving.				
b. <i>myRA</i> is a realistic savings option for many American workers.				
c. <i>myRA</i> accounts have no fees, cost nothing to open, and balances will never go down in value.				

## Group 4: Reasons to sign on right away

RANDOMIZE	Not at all compelling 1	Somewhat compelling 2	Very compelling 3	DON'T KNOW 4
a. Why wait? You can make <i>myRA</i> available for your employees immediately.				
b. It's so easy. Why not start right now?				
c. Don't let your employees wait another day to start saving. Make <i>myRA</i> available immediately.				

## SECTION 6: Communication Channel and Process Reactions

24. Which are your main sources of information about retirement savings options that are available to offer to your employees? What else? (DO NOT READ LIST, SELECT ALL THAT APPLY)

IF RESPONDENT SAYS "INTERNET" PROBE: What sources do you use on the Internet?

1. 401(k) PLAN ADMINISTRATORS
2. INTERNET SEARCHES – GOOGLE, ETC.
3. FACEBOOK
4. TWITTER
5. LINKED IN
6. SOCIETY FOR HUMAN RESOURCES MANAGEMENT (SHRM)
7. HR PROFESSIONALS MAGAZINE
8. CHAMBER OF COMMERCE
9. SMALL BUSINESS ASSOCIATIONS
10. COLLEAGUES OR ASSOCIATES
11. OTHER SMALL BUSINESS OWNERS
12. SALES PEOPLE THAT OFFER OTHER PRODUCTS
13. OTHER, SPECIFY: \_\_\_\_\_
14. OTHER, SPECIFY: \_\_\_\_\_
15. OTHER SPECIFY: \_\_\_\_\_
16. DON'T KNOW

IF ONLY ONE ANSWER ON Q24, AUTOFILL AND SKIP Q26

25. Which of these sources of information do you trust the most? (DO NOT READ LIST)

SHOW OPTIONS SELECTED IN PREVIOUS QUESTION

1. 401(k) PLAN ADMINISTRATOR
2. INTERNET SEARCHES – GOOGLE, ETC.
3. FACEBOOK
4. TWITTER
5. LINKED IN
6. SOCIETY FOR HUMAN RESOURCES MANAGEMENT (SHRM)
7. HR PROFESSIONALS MAGAZINE
8. CHAMBER OF COMMERCE
9. SMALL BUSINESS ASSOCIATIONS
10. COLLEAGUES OR ASSOCIATES
11. OTHER SMALL BUSINESS OWNERS
12. SALES PEOPLE THAT OFFER OTHER PRODUCTS

13. OTHER, (DISPLAY OTHER1 FROM Q24):

14. \_\_\_\_\_  
OTHER, (DISPLAY OTHER2 FROM Q24):

15. \_\_\_\_\_  
OTHER, (DISPLAY OTHER3 FROM Q24):  
\_\_\_\_\_

16. DON'T KNOW

**26.** What is missing from the information that is currently available to you about retirement savings options for employees? [READ LIST, ALLOW RESPONDENT TO SELECT ALL THAT APPLY]

1. Education about types of plans
2. Education about types of funds
3. Guidance on how to pick funds
4. Tools that illustrate financial needs in retirement
5. Tools that illustrate the rate that employees need to save in order to prepare for retirement
6. More support for plan administrators
7. Other (Please specify)
8. NOTHING IS MISSING (DO NOT READ)

**27.** Which of these has credibility when talking about a product like *myRA*? [READ LIST, ALLOW RESPONDENT TO SELECT ALL THAT APPLY] Local elected government officials like the mayor, city council member, or governor

1. Government financial officials like representatives from the US Department of Treasury
2. Business organizations like your local Chamber of Commerce
3. National business organizations like the Society of Human Resource Management
4. Community organizations like your city's Business Journal, a business networking group, or the local Council on Aging
5. Academics or experts on retirement security
6. Non-profit organizations

**27a.** Which one has the most credibility?[GENERATE LIST BASED ON ANSWERS SELECTED IN Q27]

**28.** What information about *myRA* would help you in making your decision of whether or not to make it available to your employees? [READ LIST, ALLOW RESPONDENT TO SELECT ALL THAT APPLY]

1. More information about the product
2. More information about what the HR function needs to do to support it
3. More information about Treasury's role
4. Assurances from other companies that are currently participating
5. A step-by-step guide on how to get started
6. A dedicated account representative
7. Other (Please specify)

**29.** How would you **most prefer** to learn more about *myRA*? (READ LIST, SELECT ONE)

1. Via a phone call with a knowledgeable source from the Treasury or their representatives
2. Via a webinar with other employers
3. By email with a link to a website
4. By email with information attached
5. Or some other way (specify \_\_\_\_\_)
6. (DO NOT READ) DON'T KNOW

30. What would you need to communicate the benefits of *myRA* to your employees to encourage them to sign up? [READ LIST, SELECT ALL THAT APPLY, PROBE FOR OTHER RESPONSES]

1. Printed brochures
2. Brochures in electronic format
3. A website with information about the product
4. Videos about *myRA* benefits and how to sign up
5. Posters
6. In-person presentation
7. Other (Please specify)

31. If a participating company were to tell you about their experience with *myRA* which type of company would you most like to hear from...? SELECT ONE

1. A local family owned business from your own community
2. A big company that has a name that everyone recognizes
3. A company that's in the same business as your own
4. A company that's about the same size as yours
5. A company that has the same types of employees as yours

OPEN END

32. Next, I'm going to read you the beginning of a sentence and ask you to fill in the blank. "People in my company are not going to sign up for *myRA* unless ..." INTERVIEWER PROBE AND CLARIFY; IF NEEDED ASK "What are the most critical elements of getting employees in your company to sign up for *myRA*?"

[TYPE RESPONSE]

### SECTION 7: Product Variations (NEW SECTION)

Now, I would like to ask for you to think about ways that *myRA* might be improved in the future. I am going to present a few ideas that Treasury **might consider** developing as option for *myRA*. These are not currently available.

each one on your you a little interested, much more making to your

33.

RANDOMIZE	No impact 1	A little more interested 2	Much more interested 3	DON'T KNOW 4
a. A provision that allows an employee's <i>myRA</i> account to be rolled into a 401k or similar retirement plan once that employee becomes eligible to participate				
b. A provision that allows an employee with a small 401k or other retirement plan balance to roll that into a <i>myRA</i> account if they leave the company				
c. A financial education module included with the <i>myRA</i> product				
d. The ability for an employer to match an employee's contribution to their <i>myRA</i> account				

Please tell me if has no impact interest, makes more or makes you interested in *myRA* available employees.

## INTERVIEWER NOTES:

[IF ASKED "WHAT IS A FINANCIAL EDUCATION MODULE: Information that will help participants learn how to better manage their money so that they can more successfully plan for their retirement.

**DEMOGRAPHICS**

34. Is there a certain time of year you make decisions about the benefits you'll offer to employees?

1. YES
2. NO [SKIP TO Q36]
3. DON'T KNOW [SKIP TO Q36]

35. [IF YES, ASK] What time of year do you make benefits decisions? (DO NOT READ LIST)

1. BEGINNING OF YEAR / 1<sup>ST</sup> QUARTER
2. SPRING / 2<sup>ND</sup> QUARTER
3. FALL / 3<sup>RD</sup> QUARTER
4. WINTER / 4<sup>TH</sup> QUARTER
5. OTHER (SPECIFY): \_\_\_\_\_
6. DON'T KNOW

36. Do you have open enrollment during which employees are allowed to select their benefits?

1. YES
2. NO [SKIP TO Q38]
3. DON'T KNOW [SKIP TO Q38]

37. [IF YES, ASK] What time of year is your open enrollment? (DO NOT READ LIST)

1. BEGINNING OF YEAR / 1<sup>ST</sup> QUARTER
2. SPRING / 2<sup>ND</sup> QUARTER
3. FALL / 3<sup>RD</sup> QUARTER
4. WINTER / 4<sup>TH</sup> QUARTER
5. OTHER (SPECIFY): \_\_\_\_\_
6. DON'T KNOW

**38.** Do you communicate about benefits at any time other than open enrollment?

1. YES
2. NO
3. DON'T KNOW

**39.** [IF YES, ASK] When, outside of open enrollment, do you communicate with employees about benefits?  
[READ LIST, ALLOW MULTIPLE RESPONSES]

1. Upon hire
2. Upon termination [voluntary / involuntary]
3. When there is a change in benefits
4. At designated points throughout the year
5. Other (Please specify)

**40.** How are decisions about employee retirement savings benefits typically made in your organization?  
Would you say you....(READ LIST, ALLOW ONLY ONE ANSWER)

1. Have full decision-making authority
2. Have nearly full decision-making authority but get sign off from one or more other individuals
3. Decided by committee or management team
4. DO NOT READ OTHER (SPECIFY):  
\_\_\_\_\_
5. DO NOT READ DON'T KNOW

**41.** Would you classify your business as woman or minority owned?

1. WOMAN OWNED
2. MINORITY OWNED
3. BOTH WOMAN AND MINORITY OWNED
4. NEITHER WOMAN NOR MINORITY OWNED

**42.** Record Gender

1. Male
2. Female
3. DK/Refused

**43.** Record Region (INSERT GEOGRAPHY FROM SAMPLE) – RECODE INTO CENSUS REGIONS

**44.** Record Industry (INSERT INDUSTRY FROM SAMPLE)

**45.** Record Company Size (Insert REVENUE FROM SAMPLE)