

**2016 California Small Business Owner Work and Save Survey
(n=896, MoE +/-3.2%)**

SAMPLE: 896 telephone interviews among non-franchise small business owners or decision makers with (0-100) additional employees

INTRO: Hello, My name is _____ with the American Institute of Consumer Studies. We are conducting a survey of business leaders regarding retirement. This is a not a sales call. As a leader in the community your opinions are very important. In appreciation of your time, we will mail you a check for \$10 if you qualify and complete the survey. This survey will take about 11 minutes.

For the purpose of this survey, I would like to speak with the business owner or the person in charge of employee benefits.

(RE-INTRODUCE SURVEY AS NECESSARY)

(If asked who the survey is sponsored by- “I can provide that information at the end of the survey”)

****Programmer note: Code county based on FIPS code in sample file, do not ask S1. Quotas will be based on S1.****

S1. County:
(n=896)

4%	Alameda	1%	Marin	3%	San Mateo
--	Alpine	--	Mariposa	1%	Santa Barbara
<.5%	Amador	1%	Mendocino	4%	Santa Clara
<.5%	Butte	1%	Merced	1%	Santa Cruz
<.5%	Calaveras	--	Modoc	<.5%	Shasta
<.5%	Colusa	--	Mono	--	Sierra
3%	Contra Costa	1%	Monterey	<.5%	Siskiyou
<.5%	Del Norte	1%	Napa	1%	Solano
1%	El Dorado	1%	Nevada	3%	Sonoma
1%	Fresno	10%	Orange	1%	Stanislaus
--	Glenn	1%	Placer	<.5%	Sutter
1%	Humboldt	1%	Plumas	--	Tehama
<.5%	Imperial	5%	Riverside	--	Trinity
<.5%	Inyo	4%	Sacramento	<.5%	Tulare
1%	Kern	1%	San Benito	<.5%	Tuolumne
--	Kings	4%	San Bernardino	2%	Ventura
<.5%	Lake	10%	San Diego	1%	Yolo
<.5%	Lassen	3%	San Francisco	<.5%	Yuba
27%	Los Angeles	1%	San Joaquin		
<.5%	Madera	1%	San Luis Obispo		

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S2. Record gender: (DO NOT READ – SELECT ONE ANSWER)

(n=896)

59% Male

41% Female

S3. First of all, are you the owner of a small business, are you not the owner, but the person who makes decisions about employee benefits, or are you neither? (DO NOT READ CHOICES - SELECT ONE ANSWER)

(n=896)

85% Owner

16% Decision maker about employee benefits (NOT OWNER)

-- Neither

****Programmer note: If S3=1-2, skip to S4.****

S3a. May I please speak with the owner or decision maker about employee benefits?

Yes (TRANSFER TO PERSON)

No (SET UP CALLBACK)

****Programmer note: If S3a=1, return to S2. If S3a=2, SEND TO CALLBACK.****

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S4. In what county was your company incorporated?

(n=896)

3%	Alameda
--	Alpine
<.5%	Amador
<.5%	Butte
<.5%	Calaveras
--	Colusa
3%	Contra Costa
--	Del Norte
1%	El Dorado
1%	Fresno
--	Glenn
1%	Humboldt
<.5%	Imperial
<.5%	Inyo
1%	Kern
--	Kings
<.5%	Lake
<.5%	Lassen
21%	Los Angeles
--	Madera
1%	Marin

--	Mariposa
<.5%	Mendocino
<.5%	Merced
--	Modoc
--	Mono
<.5%	Monterey
1%	Napa
1%	Nevada
8%	Orange
1%	Placer
<.5%	Plumas
4%	Riverside
4%	Sacramento
1%	San Benito
3%	San Bernardino
8%	San Diego
3%	San Francisco
1%	San Joaquin
1%	San Luis Obispo
2%	San Mateo
1%	Santa Barbara

3%	Santa Clara
<.5%	Santa Cruz
--	Shasta
--	Sierra
<.5%	Siskiyou
1%	Solano
1%	Sonoma
1%	Stanislaus
<.5%	Sutter
--	Tehama
--	Trinity
<.5%	Tulare
1%	Tuolumne
2%	Ventura
<.5%	Yolo
<.5%	Yuba
14%	Not a corporation
6%	Other
1%	Don't know/not sure
<.5%	Refused

****Programmer note: Randomize question wording "local business" and "franchise".****

S5. And is that a local business or a franchise? (DO NOT READ CHOICES- SELECT ONE ANSWER)

(n=896)

- 100% Local business
- Franchise **(TERMINATE)**
- Don't know/Not sure **(TERMINATE)**
- Refused **(TERMINATE)**

Interviewer: If necessary "A franchise is when a company grants an individual or group permission to carry out specific commercial activities on its behalf. For example, many McDonald's locations are independently owned franchises."

****Programmer note: If S5=2, 8 or 9, TERMINATE.****

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S6. Not including yourself, approximately how many people does your company employ?

(n=896)

27%	0 Additional Employees
38%	1-2 Additional Employees
29%	3-10 Additional Employees
5%	11+ Additional Employees
--	Don't know/No answer (TERMINATE)

****Programmer note: Allow up to 5-digit number. If S6>100, TERMINATE.****

S6a. Does your business have a single owner or multiple owners?

(n=896)

72%	Single owner
27%	Multiple owners
1%	Don't know (DO NOT READ)
<.5%	Refused (DO NOT READ)

****Programmer note: If multiple owners in S6a, present the interviewer note below.****

S7. We want to ensure that we interview a variety of businesses in your community. Can you please tell me if your business is owned, operated, and controlled by a woman?

(INTERVIEWER: IF MULTIPLE OWNERS AND AT LEAST ONE PERSON IS A WOMAN OWNER, CODE AS "YES")

(n=896)

44%	Yes
55%	No
1%	Don't know (DO NOT READ)
1%	Refused (DO NOT READ)

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****Programmer note: Scramble list, with “none” last. If multiple owners in S6a, allow multiple responses. If one owner, allow one response.****

S8. And which of the following best describes your business? Is it owned, operated, and controlled by a person of (READ LIST)?

(n=896)

- 19% Asian heritage
- 1% Black or African American heritage
- 10% Hispanic, Spanish or Latino heritage
- 4% Native American heritage

OR

- 66% None of the above [**ONLY IF OVERSAMPLE and multiple owners = 0
THANK & TERMINATE**]

****Programmer note: Assign respondent into multicultural quota group based on response. 1=Asian, 2=African American, 3=Hispanic, 4 or 0= White/Other. If quota full, terminate. If multiple responses, place them into each quota group accordingly. For data/tabs, Native American group will be split out as it is in the question.****

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S9. We also want to ensure that we interview people from a wide variety of racial and ethnic groups. Can you please tell me if you are of Hispanic, Spanish, or Latino origin or descent?

(INTERVIEWER NOTE: IF RESPONDENT VOLUNTARILY RESPONDS “MEXICAN” OR “MEXICAN AMERICAN” OR ANY OTHER HISPANIC ETHNICITY OR COUNTRY OF ORIGIN, SELECT YES AND CONTINUE.)

S10. And what is your race? Is it (READ LIST. IF NECESSARY: WHICH ONE RACE DO YOU MOST IDENTIFY WITH?) [ACCEPT ONLY ONE.]

(n=896)

S9-S10 Ethnicity/Race:

65%	White
2%	Black or African American
12%	Hispanic
16%	Asian
4%	Other [Please Specify: _____]
1%	Refused (DO NOT READ)

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

STANDARD SBO Work and Save Questions

- 1SBO. How concerned are you that [IF S6=0 "YOU] IF S6=1, "YOUR EMPLOYEE"] [IF S6=2+, "YOUR EMPLOYEES"] will not have enough money to cover their [IF S6=0 "YOUR] living expenses when [IF S6=0 "YOU] they retire? Are you very concerned, somewhat concerned, not very concerned or not concerned at all? (DO NOT READ CHOICES- SELECT ONE ANSWER)

(n=896)

- 33% Very concerned
- 32% Somewhat concerned
- 14% Not very concerned
- 19% Not concerned at all
- 1% Don't know/Not sure
- 1% Refused

- 2SBO. In your opinion, do you think CALIFORNIA should do a lot more, some more, a little more or nothing more to encourage its residents to save for retirement? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=896)

- 51% A lot more
- 16% Some more
- 11% A little more
- 16% Nothing more
- 5% Don't know/Not sure
- 1% Refused

- 3SBO. Do you have a retirement savings plan for yourself? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=896)

- 71% Yes
- 29% No

****Programmer Note: If Q3SBO=2, skip to Q5SBO.****

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****Programmer note: Randomize retirement plans, but always have "g" last. Show intro wording for first plan only.****

4SBO. What type of retirement savings plans do you have?

Do you have [INSERT ITEM] (SELECT ONE ANSWER)

(n=651)

a. A 401k or 403b

37% Yes

61% No

1% Don't know/Not sure (DO NOT READ)

1% Refused (DO NOT READ)

(n=651)

b. An IRA or Roth IRA

67% Yes

31% No

2% Don't know/Not sure (DO NOT READ)

1% Refused (DO NOT READ)

(n=651)

c. A simplified employee pension plan or SEP

22% Yes

75% No

3% Don't know/Not sure (DO NOT READ)

1% Refused (DO NOT READ)

(n=651)

d. Stocks or mutual funds

63% Yes

35% No

2% Don't know/Not sure (DO NOT READ)

1% Refused (DO NOT READ)

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(n=651)

e. A pension plan from former employer

24% Yes

75% No

<.5% Don't know/Not sure (DO NOT READ)

-- Refused (DO NOT READ)

(n=651)

f. A personal savings account

87% Yes

13% No

-- Don't know/Not sure (DO NOT READ)

<.5% Refused (DO NOT READ)

(n=651)

g. Any other type of retirement savings plan (Specify)_____

3% Yes

95% No

2% Don't know/Not sure (DO NOT READ)

<.5% Refused (DO NOT READ)

(n=651)

h. Investments (unspecified)

1% Yes

(n=651)

i. Real Estate/Investment Properties

9% Yes

(n=651)

j. Social Security

2% Yes

(n=651)

k. Annuity

3% Yes

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(n=651)

l. Insurance/Life Insurance

3% Yes

(n=651)

m. Pension plan

1% Yes

(n=651)

n. CD/Certificate of deposit

1% Yes

(n=651)

o. A 457

<.5% Yes

(n=651)

p. Defined benefits/defined plan

<.5% Yes

(n=651)

q. Savings/personal savings/cash

1% Yes

(n=651)

r. TSP/Thrift Savings Plan

<.5% Yes

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5SBO. Do you offer your employees a retirement savings plan? (SELECT ONE ANSWER)

(n=896)

17% Yes

80% No

1% Don't know/not sure (DO NOT READ)

1% Refused (DO NOT READ)

****Programmer note: If Q5SBO=1, skip to Q8SBO. If Q5SBO=2, ask Q6SBO and Q7SBO, then skip to Q1STATESBO. If Q5SBO=8 or 9, skip to Q1STATESBO. Flag "don't know/not sure" (8) responses for further review.****

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6SBO. What is the one main reason your company does not offer a retirement savings plan to employees? (DO NOT READ LIST – SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: “Of those reasons, which is the biggest reason?”

(n=697)

- 22% Too expensive
- 2% Time consuming / don't have time to administer
- 3% Don't have the human resource capacity / staff to administer
- 6% Business is too new
- <.5% Concerned about choosing a provider
- 1% Employees have said they would not participate
- 1% Don't want to make a long-term commitment
- 4% Not worth it
- 18% Not enough employees to make it worthwhile
- <.5% I offer health care instead
- 7% Most of my employees are part-time / short-term / low pay
- 14% We have no real employees/they are independent/contractors
- 5% Family owned/run (by myself, with spouse, etc.)
- 4% We are too small in size/small business
- 2% They have their own/it's their responsibility/on spouse's plan
- 1% Don't make enough money/income
- 1% Just never offered it/we just don't offer it
- 1% They are offered other plans (annuities, investment options, etc.)
- 1% Not needed/don't want it
- 1% Taxes/taxes are too high
- <.5% Closing business/retiring soon
- <.5% Based on budget/cash flow/profits
- <.5% Employee turnover
- <.5% Not required/obligated
- <.5% Plan to offer retirement plan but not in place yet
- <.5% Cost/fees
- 1% No particular reason
- <.5% Not applicable
- 1% Other (**SPECIFY**) _____
- 3% Don't know/Not sure
- <.5% Refused

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

7SBO. What would be the most compelling reason for your company to begin offering a retirement savings plan to employees? (DO NOT READ CHOICES – SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: “Of those reasons, which is the biggest reason?”

(n=697)

- 10% Attract and retain quality employees
- 5% Have a positive impact on employee attitude and performance
- 6% Because it is the right thing to do
- 7% Tax advantages
- 19% There isn't one/nothing
- 14% If we grew/became larger as a company/added new employees
- 8% If we had more profit/made more money/had the money to do it/economic stability
- 2% If it was more affordable/didn't cost so much
- <.5% If I was the first one to have it
- 1% If free/if someone else was paying for it
- 3% To help/enable employee to save for retirement/have a secure retirement
- 1% If employees became full time rather than part time
- 1% The economy/if the economy improved
- 1% Financial/income/economic reasons
- 2% If employees were interested/drove it/requested it/wanted it
- <.5% If we start doing better/become more stable/things improved
- 2% If we got a big contract/increase in sales/contracts
- 1% To be able to offer benefits to employees/to reward them
- <.5% If it was worth it
- 1% If it's beneficial/good for us/the company/employees
- 1% If it was required/mandatory/law
- 1% If it was simple/easy
- 1% If our revenue grew along with our workload/company expansions
- <.5% Importance/if it becomes important
- 1% Employee stability/less employee turnaround
- <.5% Age/age of employees
- <.5% Less government interference
- 1% N/A/not applicable
- 2% Other (**SPECIFY**) _____
- 10% Don't know/Not sure
- 2% Refused

****Programmer note: After answering Q7SBO, skip to Q1STATESBO.****

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8SBO. What type of retirement savings plan does your company offer employees? (DO NOT READ LIST – SELECT ALL THAT APPLY – PROBE: WHAT ELSE?)

(n=181)

- 50% 401k or 403b
- 15% IRA or Roth IRA
- 22% Simplified employee pension plan or SEP
- 1% Stocks or mutual funds
- 2% Profit sharing
- 1% Savings/savings plan
- 6% Other **(SPECIFY)**_____
- 3% Don't know/Not sure
- 1% Refused

9SBO. What is the one main reason your company offers a retirement savings plan to employees? (DO NOT READ CHOICES – SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: "Of those reasons, which is the biggest reason?"

(n=181)

- 16% Attract and retain quality employees
- 14% Have a positive impact on employee attitude and performance
- 26% Because it is the right thing to do
- 5% Tax advantages
- 2% I can't afford to offer health insurance so I offer a retirement plan
- 5% Benefits/part of employee benefit package
- 16% So they can save for their future/their retirement/have retirement security/encourages them to save
- 1% Important/everyone should have one
- 1% Needed/we both need to have it (owners and employees)
- 6% To help them/to make them feel safe/secure/looked after
- 1% Good plan/deal
- 1% No specific reason
- 4% Other **(SPECIFY)**_____
- 1% Don't know/Not sure
- Refused

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

CA SPECIFIC SBO Work and Save Questions

****Programmer note: Randomize items. Show question intro for first item only.****

1STATESBO. I'm going to read a list of possible features of a retirement savings plan. Please tell me how important each one is to you as an employer.

The (first/next) feature is **(INSERT ITEM)**.

Is this very important, somewhat important, not very important or not important at all to you as an employer when considering a retirement savings plan? (SELECT ONE ANSWER)

(n=896)

- a. Portability, so if you leave one job you can take the money and account with you to your next job.

68% Very important
14% Somewhat important
5% Not very important
10% Not at all important
2% Don't know/Not sure (DO NOT READ)
1% Refused (DO NOT READ)

(n=896)

- b. A low cost to taxpayers

52% Very important
21% Somewhat important
9% Not very important
13% Not at all important
3% Don't know/Not sure (DO NOT READ)
2% Refused (DO NOT READ)

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(n=896)

c. A low cost to participants

- 55% Very important
- 25% Somewhat important
- 7% Not very important
- 10% Not at all important
- 2% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

(n=896)

d. Professional money management

- 40% Very important
- 30% Somewhat important
- 12% Not very important
- 16% Not at all important
- 2% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

(n=896)

e. Accessibility, so it is open to all workers without a workplace retirement savings plan

- 48% Very important
- 30% Somewhat important
- 7% Not very important
- 11% Not at all important
- 3% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

(n=896)

f. Ease of use so contributions are taken directly from employee paychecks

- 42% Very important
- 30% Somewhat important
- 10% Not very important
- 15% Not at all important
- 2% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

(n=896)

g. Voluntary

46% Very important
30% Somewhat important
8% Not very important
12% Not at all important
2% Don't know/Not sure (DO NOT READ)
2% Refused (DO NOT READ)

(n=896)

h. Works like a 401k retirement savings plan

32% Very important
35% Somewhat important
12% Not very important
15% Not at all important
5% Don't know/Not sure (DO NOT READ)
2% Refused (DO NOT READ)

(n=896)

i. A low cost to employers

59% Very important
23% Somewhat important
6% Not very important
10% Not at all important
2% Don't know/Not sure (DO NOT READ)
1% Refused (DO NOT READ)

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

2STATESBO. California is considering legislation that addresses the issue of retirement. The legislation would make it easier for self-employed individuals and small businesses to establish a basic retirement savings option. Under this new legislation, employees of small businesses will have the option of contributing to a simple retirement account directly out of their regular paycheck. The account would not be managed by the state, it would be a public private partnership, facilitated by the state, and would be up to each worker to decide if, and how much, they want to contribute. The account would follow workers if they switch employers and employers would not be required to contribute to the plan.

How strongly do you support or oppose this legislation? Would you strongly support, somewhat support, neither support nor oppose, somewhat oppose or strongly oppose this legislation? (SELECT ONE ANSWER)

(n=896)

- 38% Strongly support
- 28% Somewhat support
- 12% Neither support nor oppose
- 5% Somewhat oppose
- 13% Strongly oppose
- 3% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

****Programmer note: If Q2STATESBO=3-5, 8 or 9, then read 3STATESBO, then skip to 11SBO. If Q2STATESBO=1-2, then continue to Q10SBO, then read 3STATESBO, then continue to 11SBO.****

3STATESBO. How strongly do you agree or disagree that being able to offer a voluntary, portable, retirement plan would help local small businesses attract and retain quality employees?

Is that strongly agree, somewhat agree, somewhat disagree, strongly disagree or do you neither agree nor disagree? (SELECT ONE ANSWER)

(n=896)

- 39% Strongly agree
- 34% Somewhat agree
- 14% Neither agree nor disagree
- 5% Somewhat disagree
- 7% Strongly disagree
- 1% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

2016 CALIFORNIA SMALL BUSINESS OWNER WORK AND SAVE SURVEY

- 10SBO. Under what circumstances, if any, would you support a voluntary employee retirement account facilitated by the state of California? (DO NOT READ CHOICES – SELECT UP TO THREE ANSWERS – PROBE “ANYTHING ELSE...?”)

(n=145)

- 58% Would not support a voluntary employee retirement account
- 2% If I as the employer had zero risk
- 4% If I were better informed on how the retirement account would operate
- 9% If I was confident that the retirement plan would be managed properly
- 7% If it was not administered/financially managed by the state
- 1% If voluntary/optional to employee/employer
- 2% If it's affordable for all/has low fees/cost effective
- 8% Other (**SPECIFY**) _____
- 6% Don't know/Not sure
- 4% Refused

- 11SBO. Whether or not you have a retirement savings plan now, how likely would you say you are to use a plan created by the California legislation for yourself or your employees - very likely, somewhat likely, not too likely, or not at all likely? (SELECT ONE ANSWER)

(n=896)

- 22% Very likely
- 34% Somewhat likely
- 12% Not too likely
- 29% Not likely at all
- 3% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

- 12SBO. How interested would you be in joining a California-wide coalition to support this new legislative initiative – extremely interested, very interested, somewhat interested, not very interested, or not interested at all? (SELECT ONE ANSWER)

(n=896)

- 3% Extremely interested
- 9% Very interested
- 28% Somewhat interested
- 20% Not very interested
- 39% Not interested at all
- 2% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

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DEMOS

13SBO. I have just a couple more questions. How would you classify your company? Is it a for-profit business or a non-profit business? (SELECT ONE ANSWER)

(n=896)

- 93% For-profit business
- 6% Non- profit business
- <.5% Both/for-profit and non-profit business
- Other (**SPECIFY**)_____ (DO NOT READ)
- <.5% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

13aSBO. What type of business or industry characterizes your company? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=896)

- 3% Agriculture, Forestry, Fishing
- 6% Arts, Entertainment, Recreation
- 3% Communications, Telecommunications
- 9% Construction
- 2% Educational services including schools
- 5% Finance, Insurance
- 1% Government
- 4% Healthcare, Pharmaceutical
- 2% Hotel, Lodging, Restaurant
- 1% Leasing & Rental
- 7% Manufacturing
- 2% Non-profit
- 6% Real Estate
- 10% Retail
- 28% Services, for example, business, legal, engineering, accounting
- 2% Transportation, Warehousing
- 1% Utilities; for example, electric power, gas, water
- 3% Wholesale Trade
- 4% Other (specify) _____
- 1% Don't know/No answer
- <.5% Refused

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14SBO. What is your age as of your last birthday? [IN YEARS] _____

99 Refused

****Programmer note: code responses into following age categories (do not show):**

(n=896)

4% 18 – 29

11% 30 – 39

13% 40 – 49

29% 50 – 59

13% 60 – 64

26% 65 and older

4% Refused

Flag anyone under 18.**

15SBO. Are you registered to vote in CALIFORNIA (READ YES/NO CHOICES IF NECESSARY – SELECT ONE ANSWER)

(n=896)

88% Yes

11% No

1% Don't know/Not sure

<.5% Refused

****Programmer note: Randomize Democrat, Republican, Independent wording (show "something else" last).****

16SBO. Do you consider yourself to be a(n) Democrat, Republican, Independent, or something else? (SELECT ONE ANSWER)

(n=896)

27% Democrat

26% Republican

26% Independent

16% Something else

3% Don't know/Not sure (DO NOT READ)

3% Refused (DO NOT READ)

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17SBO. How would you characterize your political views – very conservative, somewhat conservative, moderate, somewhat liberal, very liberal, or none of the above? (SELECT ONE ANSWER)

(n=896)

- 14% Very conservative
- 22% Somewhat conservative
- 26% Moderate
- 15% Somewhat liberal
- 9% Very liberal
- 12% None of the above
- 1% Don't know/Not sure (DO NOT READ)
- 3% Refused (DO NOT READ)

****Programmer note: "Conservative" will be defined based on 16SBO and 17SBO. Please keep counts of these results.****

****Programmer note: show one item per screen. Do not scramble.****

18SBO. Besides you, do you have any [INSERT ITEM] living in your household? (SELECT ONE ANSWER)

(n=896)

a. Children under 18

- 25% Yes
- 74% No
- <.5% Don't know/not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

(n=896)

b. Children 18 or older, not including any away at college

- 20% Yes
- 79% No
- <.5% Don't know/not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

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(n=896)

c. Children away at college

- 12% Yes
- 87% No
- <.5% Don't know/not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

(n=896)

d. Parent or adult relative, not including a spouse

- 12% Yes
- 87% No
- <.5% Don't know/not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

19SBO. Are you currently married, not married, but living with a partner, widowed, divorced or separated, or never married? (SELECT ONE ANSWER)

(n=896)

- 67% Married
- 5% Not married, but living with a partner
- 5% Widowed
- 10% Divorced/Separated
- 10% Never married
- 1% Don't know/Not sure (DO NOT READ)
- 2% Refused (DO NOT READ)

20SBO. And, how many years have you been in business in CALIFORNIA?

(n=896)

- 19% 0-5
- 48% 6-25
- 33% 26+
- <.5% Don't know/Not sure (Do not read)
- Refused (Do not read)

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21SBO. We realize income is a private matter and so rather than ask you anything specific about your income, I'd like to ask you to please stop me when I get to the category that includes your business revenue in 2014. Was it...? (READ CHOICES BELOW – SELECT ONE ANSWER)

(n=896)

- 5% Less than \$0, it was negative
- 7% Less than \$10,000
- 15% \$10,000 to less than \$50,000
- 21% \$50,000 to less than \$100,000
- 14% \$100,000 to less than \$200,000
- 12% \$200,000 to less than \$500,000
- 7% \$500,000 to less than \$1 million
- 7% \$1 million or more
- 4% Don't know/Not sure (DO NOT READ)
- 8% Refused (DO NOT READ)

****Programmer note: If Q12SBO=1-2, 8 or 9, skip to Z1.****

****Programmer note: If Q12SBO=3-5, ask R1.****

R1. The California Coalition for Retirement Options is very interested in people who can share their story to raise awareness for this important topic. Would you be willing to speak with the California Coalition for Retirement Options or media about some of the things related to retirement savings addressed in this survey? This would not be a sales call.

(n=386)

- 34% Yes
- 65% No
- 2% Don't know/not sure (DO NOT READ)
- Refused (DO NOT READ)

****Programmer note: If R1>1, skip to Z1.****

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R2. Because you would be willing to speak with the California Coalition for Retirement Options, we also will be providing them some limited information about you. This information will be limited to the following: (1) your first and last name, (2) your telephone number, (3) your gender, (4) your age group, and your responses about employer retirement savings plan you gave to this survey. Are you still willing to speak with the coalition?

(n=145)

86% Yes

14% No

-- Don't know/not sure (DO NOT READ)

-- Refused (DO NOT READ)

****Programmer note: If R2>1, skip to Z1.****

R3. Thank you for indicating your willingness to speak with the California Coalition for Retirement Options. The coalition may contact you first to verify that you are still interested in sharing your story. We cannot guarantee that the coalition will contact you, but we will be sure to make a note of your interest in being interviewed.

Z1. In order to send you a check for \$10 as our way of saying thank you for participating in this study, we will need your full name and mailing address. This information will only be used to mail you your \$10 check. Would you like to provide this information?

Yes

No

Don't know/Not sure (DO NOT READ)

Refused (DO NOT READ)

****Programmer note: If Z1=1, ask Z2 then skip to ENDING. If Z1=2, 8, or 9, skip to Z3.****

Z2. Full Name: _____

Address: _____

City _____

State: _____

ZIP: _____

****Programmer note: After answering Z2, skip to ENDING.****

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Z3. Would you like us to donate your \$10 to the American Red Cross instead?

Yes

No

Don't know/Not sure

Refused

ENDING: Those are all the questions I have for you. Thank you very much for helping us with this important study. Have a great day/evening.

INTERVIEWER, IF ASKED ABOUT SPONSOR: "The survey sponsor is the California Coalition for Retirement Options"
