

**2017 NEW YORK NON-WORKPLACE SAVINGS PLAN
BUSINESS OWNER WORK AND SAVE ANNOTATED SURVEY
(N=200 SMALL BUSINESS OWNER/DECISION MAKERS)
<https://doi.org/10.26419/res.00189.002>**

SCREENER

SAMPLE: Budget-appropriate telephone interviews among statewide New York business owners with at least one additional employee not offering a workplace savings plan (n=200)

INTRO: Hello, may I please speak with (INSERT NAME FROM SAMPLE).

IF NAME ON LIST NOT AVAILABLE: Is there another business owner or person in charge of employee benefits that I can speak with?

My name is _____ with the American Institute of Consumer Studies.

We are conducting a brief survey of New York business leaders regarding retirement. This is 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 \$5 if you qualify and complete the survey. (IF ASKED: This survey will take about 10 minutes).

(RE-INTRODUCE SURVEY AS NECESSARY)

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

***Percentages may not add up to 100% due to rounding**

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

S1. County:

[n=200]

3%	Albany	0%	Herkimer	1%	Richmond
2%	Allegany	2%	Jefferson	2%	Rockland
2%	Bronx	13%	Kings	0%	St. Lawrence
1%	Broome	0%	Lewis	1%	Saratoga
0%	Cattaraugus	1%	Livingston	2%	Schenectady
1%	Cayuga	0%	Madison	1%	Schoharie
0%	Chautauqua	8%	Monroe	1%	Schuyler
1%	Chemung	0%	Montgomery	1%	Seneca
1%	Chenango	9%	Nassau	1%	Steuben
1%	Clinton	10%	New York	8%	Suffolk
1%	Columbia	1%	Niagara	0%	Sullivan
1%	Cortland	2%	Oneida	0%	Tioga
1%	Delaware	2%	Onondaga	2%	Tompkins
2%	Dutchess	0%	Ontario	2%	Ulster
4%	Erie	1%	Orange	0%	Warren
0%	Essex	0%	Orleans	1%	Washington
0%	Franklin	2%	Oswego	0%	Wayne
0%	Fulton	2%	Otsego	7%	Westchester
0%	Genesee	0%	Putnam	1%	Wyoming
1%	Greene	6%	Queens	1%	Yates
0%	Hamilton	0%	Rensselaer		

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

[n=200]

70% Male
30% Female

S3. First of all, are you the owner of a 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=200]

82% Owner
19% Decision maker about employee benefits (NOT OWNER)
0% 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)
- Not available (SET UP CALLBACK)
- No (TERMINATE)

****Programmer note: If S3a=1, return to INTRO. If S3a=2, SEND TO CALLBACK. If S3a=3, TERMINATE.****

S4. Not including yourself, approximately how many people does your company employ?

[n=200]

_____ [ENTER NUMBER]

- 39% 1 to 2
- 60% 3 to 48
- 1% 49+
- 0% Don't know/No answer

****Programmer note: If S4=0 or 99999 TERMINATE. Allow up to 5-digit number. ****

S5. In what state is your business located?

[n=200]

- 100% New York
- Other [TERMINATE]
- Don't know/Not sure [TERMINATE]
- Refused [TERMINATE]

****Programmer note: If S5=7, 8, or 9, TERMINATE.****

****Programmer note: Insert list of counties from S1 with additional codes below.****

S6. In what county was your company incorporated?

(INSERT COUNTY LIST, ALSO INCLUDE CODES BELOW)

[n=200]

3%	Albany	1%	Oneida
1%	Allegany	2%	Onondaga
1%	Bronx	0%	Ontario
1%	Broome	1%	Orange
0%	Cattaraugus	0%	Orleans
1%	Cayuga	1%	Oswego
1%	Chautauqua	1%	Otsego
1%	Chemung	1%	Putnam
1%	Chenango	7%	Queens
1%	Clinton	0%	Rensselaer
1%	Columbia	1%	Richmond
1%	Cortland	2%	Rockland
3%	Delaware	1%	St. Lawrence
2%	Dutchess	1%	Saratoga
3%	Erie	2%	Schenectady
5%	Essex	3%	Schoharie
0%	Franklin	0%	Schuyler
0%	Fulton	2%	Seneca
0%	Genesee	1%	Steuben
1%	Greene	6%	Suffolk
1%	Hamilton	0%	Sullivan
1%	Herkimer	0%	Tioga
1%	Jefferson	2%	Tompkins
11%	Kings	1%	Ulster
0%	Lewis	0%	Warren
1%	Livingston	1%	Washington
1%	Madison	0%	Wayne
7%	Monroe	6%	Westchester
0%	Montgomery	0%	Wyoming
7%	Nassau	1%	Yates
7%	New York		
2%	Niagara		
3%	Not a corporation		
0%	Other		
2%	Don't know/not sure		
0%	Refuse		

****Programmer note: Randomize order of “local business” and “franchise”.****

S7. And is that a local business or a franchise? (DO NOT READ CHOICES- SELECT ONE ANSWER)

[n=200]

100%	Local business
0%	Franchise [TERMINATE]
0%	Don't know/Not sure [TERMINATE]
0%	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 S8=2, 8 or 9, TERMINATE.****

S8. Do you offer your employees a retirement savings plan? (SELECT ONE ANSWER)

[n=200]

0%	Yes [TERMINATE]
100%	No
0%	Don't know/not sure (DO NOT READ) [TERMINATE]
0%	Refused (DO NOT READ) [TERMINATE]

****Programmer note: If S8=1, 8 or 9, TERMINATE.****

S9. What type of business or industry characterizes your company? (DO NOT READ CHOICES – SELECT ONE ANSWER, PROBE FOR CLARITY)

[n=200]

1%	Agriculture, Forestry, Fishing
5%	Arts, Entertainment, Recreation
5%	Communications, Telecommunications
7%	Construction
5%	Educational services including schools
6%	Finance, Insurance
0%	Government [TERMINATE]
6%	Healthcare, Pharmaceutical
8%	Hotel, Lodging, Restaurant
3%	Leasing & Rental
3%	Manufacturing
4%	Non-profit
5%	Real Estate
8%	Retail
25%	Services, for example, business, legal, engineering, accounting, hairdresser

- 8% Transportation, Warehousing
- 1% Utilities; for example, electric power, gas, water
- 3% Wholesale Trade
- 3% Other (specify) _____
- 0% Don't know/No answer [TERMINATE]
- 0% Refused [TERMINATE]

****Programmer note: If S9=07, 98, or 99 TERMINATE.****

S10. 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=200]

- 33% Yes
- 67% No
- 1% Don't know/not sure (DO NOT READ)
- 0% Refused (DO NOT READ)

****Programmer note: Scramble list, with "none" last.****

S11. And which of the following best describes your business? Is it owned, operated, and controlled by a person of (READ LIST)?

[n=200]

- 5% Asian heritage
- 8% Black or African American heritage
- 8% Hispanic, Spanish or Latino heritage
- 1% Native American heritage
- 79% None of the above

****Programmer note: Allow up to 3-digit number. ****

1. In general, what percentage of your workforce includes seasonal employees?

[n=200]

_____ % [ENTER PERCENTAGE 0-100]

76%	0%
8%	1% - 25%
5%	26% - 50%
3%	51% - 75%
6%	76% - 100%
3%	Don't know/No answer

2. Earlier you indicated you do not offer your employees a retirement savings plan. There are many reasons businesses do not offer a retirement savings plan. Please tell me if the following reasons are concerns to you as an employer.

****Programmer note: Rotate A-C. ****

a. Are you concerned about how complicated it would be to operate a retirement plan? (SELECT ONE ANSWER)

[n=200]

34%	Yes
64%	No
3%	Don't know/not sure (DO NOT READ)
0%	Refused (DO NOT READ)

b. Are you concerned about how time consuming it would be to operate a retirement plan? (SELECT ONE ANSWER)

[n=200]

30%	Yes
67%	No
3%	Don't know/not sure (DO NOT READ)
1%	Refused (DO NOT READ)

c. Are you concerned about how costly it would be to operate a retirement plan? (SELECT ONE ANSWER)

[n=200]

69%	Yes
28%	No
3%	Don't know/not sure (DO NOT READ)
1%	Refused (DO NOT READ)

3. Does your company ever plan to offer a retirement savings plan to your employees? (SELECT ONE ANSWER)

[n=200]

29%	Yes
64%	No
8%	Don't know/not sure (DO NOT READ)
0%	Refused (DO NOT READ)

4. Are you currently saving for retirement? (SELECT ONE ANSWER)

[n=200]

73%	Yes
26%	No
1%	Don't know/Not sure
1%	Refused

5. In your opinion, should a lot more, some more, a little more or nothing more be done to help encourage New York residents to save for retirement? (SELECT ONE ANSWER)

[n=200]

59%	A lot more
15%	Some more
7%	A little more
8%	Nothing more
9%	Don't know/Not sure (DO NOT READ)
2%	Refused (DO NOT READ)

6. As an employer, how concerned are you that [IF S4=1, "YOUR EMPLOYEE"] [IF S4=2+, "YOUR EMPLOYEES"] will not have enough money to cover their living expenses when they retire? Are you very concerned, somewhat concerned, not very concerned or not concerned at all? (SELECT ONE ANSWER)

[n=200]

25%	Very concerned
35%	Somewhat concerned
19%	Not very concerned
20%	Not concerned at all
1%	Don't know/Not sure (DO NOT READ)
2%	Refused (DO NOT READ)

7. Some New York lawmakers have proposed legislation to address the issue of retirement. Under this new legislation, the state would create a basic, ready to go or plug-and-play retirement savings option for small businesses to use. It would be voluntary for employers to participate. Employers would simply setup a payroll deduction just like they do for taxes. Workers would be able to choose if, and how much, they want to contribute. If workers leave a job they can take the money and account with them to their next job. The option would be privately managed. Do you support or oppose this legislation? (INTERVIEWER PROBE IF NEEDED: Is that strongly or somewhat?) (SELECT ONE ANSWER)

[n=200]

42%	Strongly support
32%	Somewhat support
5%	Neither support nor oppose (DO NOT READ)
4%	Somewhat oppose
14%	Strongly oppose
0%	Don't know (DO NOT READ, DO NOT COLLAPSE)
4%	Not sure (DO NOT READ, DO NOT COLLAPSE)
1%	Refused (DO NOT READ, DO NOT COLLAPSE)

8. How likely would you say you are to offer your employees access to this retirement savings option that is being proposed- very likely, somewhat likely, not too likely, or not at all likely? (SELECT ONE ANSWER)

[n=200]

38%	Very likely
35%	Somewhat likely
9%	Not too likely
15%	Not at all likely
3%	Don't know/Not sure (DO NOT READ)
1%	Refused (DO NOT READ)

9. Do you agree or disagree with the following statement:

“Being able to offer a voluntary, portable, retirement savings option would help local small businesses attract and retain quality employees and stay competitive.” (INTERVIEWER PROBE IF NEEDED: Is that strongly or somewhat?) (SELECT ONE ANSWER)

[n=200]

42%	Strongly agree
31%	Somewhat agree
5%	Neither agree nor disagree (DO NOT READ)
7%	Somewhat disagree
12%	Strongly disagree
5%	Don't know/Not sure (DO NOT READ)
0%	Refused (DO NOT READ)

10. What impact would offering retirement savings options have on your ability to hire the people you need? A positive impact, a negative impact, or no impact at all? (INTERVIEWER PROBE IF NEEDED: Is that very or somewhat?) (SELECT ONE ANSWER)

[n=200]

20%	Very positive impact
29%	Somewhat positive impact
48%	No impact at all
1%	Somewhat negative impact
2%	Very negative impact
1%	Don't know/Not sure (DO NOT READ)
1%	Refused (DO NOT READ)

11. Do you agree or disagree that New York lawmakers should support legislation to make it easier for small business owners to offer a way to save for retirement to their employees? (INTERVIEWER PROBE IF NEEDED: Is that strongly or somewhat?) (SELECT ONE ANSWER)

[n=200]

52%	Strongly agree
32%	Somewhat agree
2%	Neither agree nor disagree (DO NOT READ)
3%	Somewhat disagree
8%	Strongly disagree
2%	Don't know/Not sure (DO NOT READ)
3%	Refused (DO NOT READ)

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

[n=200]

- 11% Very interested
- 33% Somewhat interested
- 22% Not very interested
- 32% Not interested at all
- 2% Don't know/Not sure (DO NOT READ)
- 1% Refused (DO NOT READ)

DEMOS

D1. 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=200]

- 93% For-profit business
- 6% Non- profit business
- 0% Other (**SPECIFY**) _____ (DO NOT READ)
- 0% Don't know/Not sure (DO NOT READ)
- 2% Refused (DO NOT READ)

D2. What is your age as of your last birthday?

[n=200]

[IN YEARS] _____

- 5% 18 – 29
- 14% 30 – 39
- 22% 40 – 49
- 21% 50 – 59
- 15% 60 – 64
- 18% 65+
- 7% Refused

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

- 1 18-29
- 2 30-39
- 3 40-49
- 4 50-59
- 5 60-64
- 6 65+
- 9 Refused

Flag anyone under 18.**

D3. Are you registered to vote in New York? (SELECT ONE ANSWER)

[n=200]

- 89% Yes
- 9% No
- 0% Don't know/Not sure
- 2% Refused

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

D4. Do you consider yourself to be a(n) Democrat, Republican, Independent, or something else? (SELECT ONE ANSWER)

[n=200]

- 33% Democrat
- 23% Republican
- 24% Independent
- 14% Something else
- 1% Don't know/Not sure (DO NOT READ)
- 7% Refused (DO NOT READ)

D5. 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=200]

- 8% Very conservative
- 21% Somewhat conservative
- 26% Moderate
- 21% Somewhat liberal
- 9% Very liberal
- 10% None of the above
- 2% Don't know/Not sure (DO NOT READ)
- 5% Refused (DO NOT READ)

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

D6. And, how many years has your current company been in business in New York?

[n=200]

Interviewer Instruction: If less than one year, enter as 0

42%	0 to 10
31%	11 to 25
27%	26+
0%	Don't know/Not sure (Do not read)
0%	Refused (Do not read)

D7. How are you currently managing payroll? Do you [READ CHOICES]? (SELECT ONE ANSWER)

[n=200]

19%	Calculate payroll manually by hand or on a computer
22%	Calculate payroll in house with a dedicated payroll software program
47%	Pay an accountant or contractor to manage payroll
9%	Or are you not currently processing payroll
1%	Other (specify)_____ (DO NOT READ)
1%	Don't know/Not sure (DO NOT READ)
3%	Refused (DO NOT READ)

D8. 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 2016. Was it...? (READ CHOICES BELOW – SELECT ONE ANSWER)

[n=200]

3%	Less than \$0, it was negative
4%	Less than \$10,000
11%	\$10,000 to less than \$50,000
17%	\$50,000 to less than \$100,000
19%	\$100,000 to less than \$200,000
13%	\$200,000 to less than \$500,000
11%	\$500,000 to less than \$1 million
11%	\$1 million or more
5%	Don't know/Not sure (DO NOT READ)
9%	Refused (DO NOT READ)

Z1. In order to send you a check for \$5 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 \$5 check. Would you like to provide this information?

[n = 200]

43% Yes
54% No
0% Don't know/Not sure (DO NOT READ)
4% 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.****

Z3. Would you like us to donate your \$5 to the American Red Cross instead?

[n = 114]

87% Yes
5% No
2% Don't know/Not sure
6% 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 AARP New York."

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.



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