

Pew Virginia Small Business Survey Draft Questionnaire

N=500 businesses that don't offer retirement plans, with 200 responses from rural businesses.

Size of business: 5-24 employees.

Length: 10 minutes

SCREENER

SAMPLE: 500 telephone interviews among small business owners or decision-makers with (4-23) additional employees (5-24 total employees)

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 I can speak with?

My name is _____ with SSRS, an independent research company. We are conducting a brief survey of Virginia business leaders. This is not a sales call. Because you are a leader in the community, your opinions are very important. In appreciation of your time, we will send you a \$10 electronic gift card if you qualify and complete the survey. (IF ASKED: This survey will take about 10 minutes).

(RE-INTRODUCE SURVEY AS NECESSARY)

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

W1066 S2, modified to specify Virginia; V1049 AARP S2, modified - trend for comparison

[ASK ALL]

S2. Which of the following descriptions applies to you? (READ CHOICES—SELECT ONE ANSWER)

1. You are the owner or co-owner of a small business in Virginia.
 2. You are not an owner, but you are a decision-maker about employee benefits of a small business in Virginia.
 3. Neither of these applies to you.
- 999 (DO NOT READ) Refused.

W1066 S3; V1049 AARP S2a

[ASK IF S2=3 OR 999]

S2a. May I please speak with the owner or decision-maker about employee benefits?

1. Yes (TRANSFER TO PERSON)
 2. Not available (SET UP CALLBACK)
 3. No (TERMINATE)
- 999 (DO NOT READ) Refused

[PN: If S2a=1, return to INTRO. If S2a=2, SEND TO CALLBACK. If S2a=3 or 999, TERMINATE.]

W1066 S3; V1049 AARP S3, modified – trend for comparison

[ASK ALL]

S3. First of all, approximately how many people does your business employ? When answering this question, please include wage—W-2—workers, including full-time, part-time, and seasonal workers. Please do not include any contract—1099—workers.

_____ [ENTER NUMBER]
999999 (DO NOT READ) Refused

[PN: If S3 < 5 or > 24, TERMINATE.]

W1066 S4; V1049 AARP Q4, modified – trend for comparison

[ASK ALL]

S4. Is a retirement savings plan such as a 401(k) or 403(b) offered to any of your employees? (SELECT ONE ANSWER)

1. Yes (TERMINATE)
 2. No
- 998 (DO NOT READ) Don't know/not sure (TERMINATE)
999 (DO NOT READ) Refused (TERMINATE)

[PN: IF S4=1, TERMINATE]

W1066 S5; V1049 AARP S8

[ASK ALL]

S5. What type of business or industry is your company? (INTERVIEWER: DO NOT READ CHOICES – SELECT ONE ANSWER)

- 01 Agriculture, forestry, fishing
- 02 Arts, entertainment, recreation
- 03 Communications, telecommunications
- 04 Construction
- 05 Educational services that do NOT include PUBLIC schools
- 06 Finance, insurance
- 07 Government/government agency (TERMINATE)
- 08 Health care, pharmaceutical
- 09 Hotel, lodging, restaurant
- 10 Leasing and rental
- 11 Manufacturing
- 12 Nonprofit
- 13 Real estate
- 14 Retail
- 15 Services; for example, business, legal, engineering, accounting
- 16 Transportation, warehousing
- 17 Utilities; for example, electric power, gas, water
- 18 Wholesale trade
- 19 Private government contractor
- 20 Public schools (TERMINATE)

- 97 Other (specify) _____
998 (DO NOT READ) Don't know/not sure (TERMINATE)
999 (DO NOT READ) Refused (TERMINATE)

[PN: If S5=07, 20, 998, 999, TERMINATE]

W1066 S6

[ASK ALL]

S6. And is your business a local business or a franchise? (INTERVIEWER: DO NOT READ CHOICES- SELECT ONE ANSWER)

- 1 Local business
2 Franchise
998 Don't know/not sure
999 Refused

PEW EMPLOYER SURVEY NP1, modified – trend for comparison; W1066 NP1, item h is new; V1049 AARP Q5, modified – no trend

[ASK ALL]

NP1. There are many reasons businesses do not offer a retirement savings plan. Please tell me whether each of the following is a major reason, minor reason, or not a reason why your organization does not offer a retirement plan.

[INTERVIEWER NOTE: READ AS NECESSARY: Would you say that's a major reason, a minor reason, or not a reason?]

1. Yes, major reason.
 2. Yes, minor reason.
 3. No, not a reason.
- 998(DO NOT READ) Don't know/not sure.
999(DO NOT READ) Refused.

****Programmer note: Randomize a-h.****

- a. It is too expensive to set up.
- b. We do not have the resources to administer such a plan.
- c. Our employees are not interested.
- d. Our business is too new.
- e. We are concerned about how to choose a plan provider.
- f. We haven't thought about it.
- g. We don't know how to get a plan.
- h. Our business is not profitable enough to support starting a plan.

W1066 NP2; V1049 AARP Q6, modified – trend for comparison

[ASK ALL]

NP2. Does your company ever plan to offer a retirement savings plan to your employees? (IF YES: How soon do you plan to offer it?) [READ LIST 1-3]

1. In the next year.
2. In the next five years.
3. In the next 10 years.
4. No.

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

999 (DO NOT READ) Refused.

Automated Savings Program Questions

NEW (modified from W1066 A1)

[ASK ALL]

A1. Virginia adopted a new program, named RetirePath, which opened in 2023. It is designed to give more Virginians the option to save for retirement at work. How much, if anything, have you heard about RetirePath? Have you heard [READ LIST]?

[INTERVIEWER NOTE: READ IF NECESSARY: These programs are not meant to replace Social Security.]

1. A lot
2. Some
3. Not much
4. Nothing at all

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

999 (DO NOT READ) Refused

W1066 A2, modified to specify RetirePath, modified item a, item f is new; PEW EMPLOYER SURVEY NP8, modified – no trend

[ASK ALL]

[PN: Randomize A2a-A2f]

A2. Now I am going to ask a few questions about RetirePath Virginia. The program is intended to make it easier for employees at businesses without retirement plans to save for retirement. The program is sponsored by the state and not by businesses like yours. First, I have a few questions about how this applies to BUSINESSES. Please tell me how much, if at all, you support each separate feature of RetirePath. Would you say you ... [READ RESPONSE OPTIONS] that [INSERT FIRST ITEM]?

What about [INSERT NEXT ITEM]?

[INTERVIEWER NOTE: REPEAT AS NECESSARY: Would you say you strongly support, somewhat support, or do not support this feature?]

1. Strongly support
2. Somewhat support
3. Do not support

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

999 (DO NOT READ) Refused

- a. For employees that are participating, businesses withhold money from employees' paychecks and send it to the retirement account on their behalf.
- b. Businesses are not required, nor would they be allowed, to contribute to their employees' retirement accounts.
- c. Businesses do not have any legal responsibility for their employees' retirement accounts.
- d. The program is run by a financial services company with experience in retirement plans and investments, but the state government provides oversight and guidance.
- e. All communications to employees come from the program administrator.
- f. There is no fee to employers, but they must register for the program if they do not offer their own plan.

W1066 A3 modified to specify RetirePath; PEW EMPLOYER SURVEY NP8, modified – no trend

[ASK ALL]

[PN: Randomize items; keep A3b, A3c and A3d in sequential order]

A3. Now I have a few questions about how this program applies to EMPLOYEES. Please tell me how much, if at all, you support each separate feature of RetirePath. Would you say you ... [READ RESPONSE OPTIONS] that [INSERT FIRST ITEM]?

What about [INSERT NEXT ITEM]?

[INTERVIEWER NOTE: REPEAT AS NECESSARY: Would you say you strongly support, somewhat support, or do not support this feature?]

1. Strongly support
2. Somewhat support
3. Do not support

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

999(DO NOT READ) Refused

- a. Employees who don't have access to a retirement savings plan at work are offered the chance to participate in one.
- b. By default, workers contribute to the retirement savings account unless they take action to opt out of the program.
- c. As a starting point, PARTICIPATING employees contribute a set amount of 5% of their paychecks to the retirement account.
- d. Employees can stop or change their contributions at any time.
- e. Employees can withdraw their contributions to the account at any point without a penalty.

W1066 A4; PEW EMPLOYER SURVEY NP9, modified – no trend

[ASK ALL]

A4. Now I want you to think about all of these program features together. Please tell me how much, if at all, you support RetirePath as a business owner or decision-maker. Do you [READ LIST]?

[INTERVIEWER: If respondent says support, ask: do you strongly or somewhat support?]

1. Strongly support
2. Somewhat support
3. Do not support

998(DO NOT READ, DO NOT COLLAPSE) Don't know/not sure

999(DO NOT READ, DO NOT COLLAPSE) Refused

W1066 A5a; PEW EMPLOYER SURVEY NP9A, modified – trend for comparison

[ASK IF A4=1,2]

A5a. What is the main reason you support RetirePath Virginia? [INTERVIEWER: READ ALL ANSWER OPTIONS]

1. The costs of withholding contributions is modest.
2. It makes our business more competitive with other organizations.
3. It helps attract more qualified candidates to open positions.
4. Other (please specify).

998 (DO NOT READ, DO NOT COLLAPSE) Don't know/not sure.

999 (DO NOT READ, DO NOT COLLAPSE) Refused.

W1066 A5b; PEW EMPLOYER SURVEY NP9B, modified – trend for comparison

[ASK IF A4=3]

A5b. What is the main reason you do not support RetirePath Virginia? [INTERVIEWER: READ ALL ANSWER OPTIONS]

1. I am worried about the costs of enrolling workers and sending their contributions to the plan.
2. I don't think my business's employees want/need a retirement plan.
3. I don't think workers should be automatically enrolled in a retirement plan.
4. Other (please specify).

998 (DO NOT READ, DO NOT COLLAPSE) Don't know/not sure.

999 (DO NOT READ, DO NOT COLLAPSE) Refused.

W1066 A7, modified to specify RetirePath implementation

[ASK ALL]

A7. Currently, businesses with 25 or more employees that do not have their own retirement plan are required to offer RetirePath to their workers. If the state expanded this definition to include businesses with five or more employees, businesses of this size would be required to offer RetirePath for their employees unless they start their own retirement plan. How likely are you to adopt your own retirement plan instead? Are you very likely, somewhat likely, not too likely, or not likely at all?

1. Very likely
2. Somewhat likely
3. Not too likely
4. Not likely at all

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

999 (DO NOT READ) Refused

Business demographics

[READ TO ALL]

Now I'm going to ask you a few questions about your business.

W1066 D1; V1049 AARP D2, modified – trend for comparison

[ASK ALL]

D1. How many years has your organization been operating?

[INTERVIEWER NOTE: IF RESPONDENT SAYS DON'T KNOW, SAY: Your best estimate is fine.]

____ YEARS [INTERVIEWER NOTE: If less than one year, enter as 0.]

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

999 (DO NOT READ) Refused

W1066 D2; V1049 AARP D3, modified – trend for comparison

[ASK ALL]

D2. Next, we have a question about your business revenue; please stop me when I get to the category that includes your **business revenue** in 2024. It was ... (INTERVIEWER NOTE: READ CHOICES BELOW – SELECT ONE ANSWER)

1. Less than \$0; it was negative.
2. Less than \$10,000.
3. \$10,000 to less than \$50,000.
4. \$50,000 to less than \$100,000.
5. \$100,000 to less than \$200,000.
6. \$200,000 to less than \$500,000.
7. \$500,000 to less than \$1 million.
8. \$1 million or more.

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

999 (DO NOT READ) Refused.

W1066 D3

[ASK ALL]

D3. Is your business a member of the National Federation of Independent Business, also known as the NFIB?

(DO NOT READ CHOICES – SELECT ONE ANSWER)

1. Yes
2. No

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

999 (DO NOT READ) Refused

W1066 D4

[ASK ALL]

D4. Is your business a member of your state or local Chamber of Commerce?
(DO NOT READ CHOICES – SELECT ONE ANSWER)

1. Yes
2. No

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

999(DO NOT READ) Refused

New 2025 from Pew Charitable Trusts Oregon Survey

[ASK ALL]

D5. Does your business process payroll internally or outsource it to a payroll provider? Processing payroll includes tasks such as calculating taxes and deductions, tax reporting, and paying employees.

1. Handle internally.
2. Outsource to a payroll provider.

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

999(DO NOT READ) Refused.

New 2025 from Pew Charitable Trusts Oregon Survey

[ASK IF D5 = 2 (Outsource)]

D6. Does your business use a payroll software product, or does your business perform the payroll process on its own?

1. Use a payroll software product.
2. Perform payroll on its own.

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

999(DO NOT READ) Refused.

Demographics of respondent

[READ TO ALL]

Now, I'm going to ask you a few demographic questions. Please keep in mind that all your answers will be completely confidential.

W1066 D5; V1049 AARP D4, modified – trend for comparison

[ASK ALL]

D7. To ensure that it is recorded accurately, could you please state your gender?

1. Male
2. Female
3. Other (specify)

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

999(DO NOT READ) Refused

W1066 D6; V1049 AARP D5

[ASK ALL]

D8. What is your age as of your last birthday? [PLEASE TYPE IN NUMBER BELOW]

_____ Age

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

999 (DO NOT READ) Refused

W1066 D7; V1049 AARP D7 – rotates modified

[ASK ALL]

[PN: ROTATE 1-2; KEEP INDEPENDENT, SOMETHING ELSE, DK/NS, REF LAST]

D9. Do you consider yourself to be a Democrat, Republican, independent, or something else? (SELECT ONE ANSWER)

1. Democrat
 2. Republican
 3. Independent
 4. Something else
- 998 (DO NOT READ) Don't know/not sure
999 (DO NOT READ) Refused

W1066 D8; V1049 AARP D8 - modified

[ASK ALL]

[PN: ROTATE AND RECORD RESPONSE OPTIONS 1-5/5-1]

D10. How would you characterize your political views—very conservative, conservative, moderate, liberal, or very liberal? (SELECT ONE ANSWER)

1. Very conservative
 2. Conservative
 3. Moderate
 4. Liberal
 5. Very liberal
- 998 (DO NOT READ) Don't know/not sure
999 (DO NOT READ) Refused

[ASK ALL]

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

1. Yes
 2. No
- 998 (DO NOT READ) Don't know/not sure
999 (DO NOT READ) Refused

[ASK IF Z1=1]

Z2. Full name: _____
Email address: _____
999 (DO NOT READ) Refused

[ASK IF Z1=2, 998, 999 OR Z2=999]

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

1. Yes
 2. No
- 998 (DO NOT READ) Don't know/not sure
999 (DO NOT READ) 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 Pew Charitable Trusts.**"