Small-Business Views on Retirement Savings Plans: Topline Results of Employer Survey

Overview
This document contains the topline findings for the Survey of Decision-Makers at Private Sector Small and Midsize Businesses, conducted between April 26, 2016, and June 29, 2016, for The Pew Charitable Trusts. ICF International fielded the telephone survey, using a probability sample drawn from the Dun and Bradstreet list of businesses to reach a nationally representative sample of private sector small and midsize businesses (five to 250 employees). A trained team that specializes in interviewing businesses used computer-assisted telephone interviewing (CATI) to collect the data.

Topline findings are unweighted and include missing responses as well as the responses of those who refused to answer or did not know the answer to a specific question. For analysis, ICF International weighted the data, and Pew reclassified responses coded as “refused” or “don’t know” as missing. Missing responses were excluded from the final analysis. Where applicable, “other” responses were recoded to align with appropriate predefined survey responses. Not all respondents were presented with all survey questions.

Sampling Frame
gostr: Geographic Census Stratum

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northeast</td>
<td>325</td>
<td>19.80%</td>
<td>325</td>
<td>19.80%</td>
</tr>
<tr>
<td>Midwest</td>
<td>503</td>
<td>30.70%</td>
<td>828</td>
<td>50.50%</td>
</tr>
<tr>
<td>South</td>
<td>372</td>
<td>22.70%</td>
<td>1,200</td>
<td>73.20%</td>
</tr>
<tr>
<td>West</td>
<td>439</td>
<td>26.80%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
## size: Sampling Frame Stratum—Business Size

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-50 employees</td>
<td>1,540</td>
<td>94.00%</td>
<td>1,540</td>
<td>94.00%</td>
</tr>
<tr>
<td>51-250 employees</td>
<td>99</td>
<td>6.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
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</tbody>
</table>

**Type:** Categorical  
**Sample type:** All

## bus_type: Sampling Frame Stratum—Business Type (based on SIC code)

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Goods producing</td>
<td>340</td>
<td>20.70%</td>
<td>340</td>
<td>20.70%</td>
</tr>
<tr>
<td>Services producing</td>
<td>1,299</td>
<td>79.30%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All

## s3a: How many total employees work for your organization across all locations? ENTER NUMBER ____

**Mean:** 28.74741  
**Valid N:** 1,639

**Type:** Continuous  
**Sample type:** All
s4: Before we begin, of the following, which best describes your role in regard to employee benefits?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-SOLE OR FINAL DECISION-MAKER REGARDING EMPLOYEE BENEFITS</td>
<td>561</td>
<td>34.20%</td>
<td>561</td>
<td>34.20%</td>
</tr>
<tr>
<td>02-HAVE SIGNIFICANT INPUT INTO EMPLOYEE BENEFIT DECISIONS</td>
<td>1,078</td>
<td>65.80%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>03-OBTAIN INFORMATION ABOUT BENEFITS BUT DO NOT MAKE DECISIONS</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>04-NOT INVOLVED IN MAKING BENEFITS DECISIONS</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>05-OTHER (SPECIFY)</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
Background

c1: Which of the following best describes the industry in which you work?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-AGRICULTURE</td>
<td>29</td>
<td>1.80%</td>
<td>29</td>
<td>1.80%</td>
</tr>
<tr>
<td>02-MINING</td>
<td>1</td>
<td>0.10%</td>
<td>30</td>
<td>1.80%</td>
</tr>
<tr>
<td>03-CONSTRUCTION</td>
<td>131</td>
<td>8.00%</td>
<td>161</td>
<td>9.80%</td>
</tr>
<tr>
<td>04-MANUFACTURING</td>
<td>118</td>
<td>7.20%</td>
<td>279</td>
<td>17.00%</td>
</tr>
<tr>
<td>05-TRANSPORTATION/COMMUNICATIONS/UTILITIES</td>
<td>139</td>
<td>8.50%</td>
<td>418</td>
<td>25.50%</td>
</tr>
<tr>
<td>06-WHOLESALE TRADE</td>
<td>37</td>
<td>2.30%</td>
<td>455</td>
<td>27.80%</td>
</tr>
<tr>
<td>07-RETAIL TRADE</td>
<td>247</td>
<td>15.10%</td>
<td>702</td>
<td>42.80%</td>
</tr>
<tr>
<td>08-FINANCIAL SERVICES/INSURANCE/REAL ESTATE SERVICES</td>
<td>232</td>
<td>14.20%</td>
<td>934</td>
<td>57.00%</td>
</tr>
<tr>
<td>09-OTHER</td>
<td>648</td>
<td>39.50%</td>
<td>1,582</td>
<td>96.50%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>49</td>
<td>3.00%</td>
<td>1,631</td>
<td>99.50%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>8</td>
<td>0.50%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
c2: Please list the states where your organization has locations.

<table>
<thead>
<tr>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-ALABAMA</td>
<td>24</td>
</tr>
<tr>
<td>02-ALASKA</td>
<td>16</td>
</tr>
<tr>
<td>03-ARIZONA</td>
<td>40</td>
</tr>
<tr>
<td>04-ARKANSAS</td>
<td>20</td>
</tr>
<tr>
<td>05-CALIFORNIA</td>
<td>175</td>
</tr>
<tr>
<td>06-COLORADO</td>
<td>66</td>
</tr>
<tr>
<td>07-CONNECTICUT</td>
<td>37</td>
</tr>
<tr>
<td>08-DELWAR</td>
<td>12</td>
</tr>
<tr>
<td>09-DC</td>
<td>13</td>
</tr>
<tr>
<td>10-FLORIDA</td>
<td>92</td>
</tr>
<tr>
<td>11-GEORGIA</td>
<td>44</td>
</tr>
<tr>
<td>12-HAWAII</td>
<td>11</td>
</tr>
<tr>
<td>13-IDAHO</td>
<td>29</td>
</tr>
<tr>
<td>14-ILLINOIS</td>
<td>116</td>
</tr>
<tr>
<td>15-INDIANA</td>
<td>58</td>
</tr>
<tr>
<td>16-IOWA</td>
<td>34</td>
</tr>
<tr>
<td>17-KANSAS</td>
<td>44</td>
</tr>
<tr>
<td>18-KENTUCKY</td>
<td>17</td>
</tr>
<tr>
<td>19-LOUISIANA</td>
<td>16</td>
</tr>
<tr>
<td>20-MAINE</td>
<td>24</td>
</tr>
<tr>
<td>21-MARYLAND</td>
<td>32</td>
</tr>
<tr>
<td>22-MASSACHUSETTS</td>
<td>60</td>
</tr>
<tr>
<td>23-MICHIGAN</td>
<td>71</td>
</tr>
<tr>
<td>24-MINNESOTA</td>
<td>64</td>
</tr>
<tr>
<td>25-MISSISSIPPI</td>
<td>14</td>
</tr>
<tr>
<td>26-MISSOURI</td>
<td>52</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>27-MONTANA</td>
<td>21</td>
</tr>
<tr>
<td>28-NEBRASKA</td>
<td>28</td>
</tr>
<tr>
<td>29-NEVADA</td>
<td>23</td>
</tr>
<tr>
<td>30-NEW HAMPSHIRE</td>
<td>15</td>
</tr>
<tr>
<td>31-NEW JERSEY</td>
<td>57</td>
</tr>
<tr>
<td>32-NEW MEXICO</td>
<td>29</td>
</tr>
<tr>
<td>33-NEW YORK</td>
<td>108</td>
</tr>
<tr>
<td>34-NORTH CAROLINA</td>
<td>48</td>
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<tr>
<td>35-NORTH DAKOTA</td>
<td>16</td>
</tr>
<tr>
<td>36-OHIO</td>
<td>84</td>
</tr>
<tr>
<td>37-OKLAHOMA</td>
<td>22</td>
</tr>
<tr>
<td>38-OREGON</td>
<td>45</td>
</tr>
<tr>
<td>39-PENNSYLVANIA</td>
<td>103</td>
</tr>
<tr>
<td>40-RHODE ISLAND</td>
<td>13</td>
</tr>
<tr>
<td>41-SOUTH CAROLINA</td>
<td>24</td>
</tr>
<tr>
<td>42-SOUTH DAKOTA</td>
<td>19</td>
</tr>
<tr>
<td>43-TENNESSEE</td>
<td>34</td>
</tr>
<tr>
<td>44-TXAS</td>
<td>111</td>
</tr>
<tr>
<td>45-UTAH</td>
<td>35</td>
</tr>
<tr>
<td>46-VERMONT</td>
<td>13</td>
</tr>
<tr>
<td>47-VIRGINIA</td>
<td>38</td>
</tr>
<tr>
<td>48-WASHINGTON</td>
<td>79</td>
</tr>
<tr>
<td>49-WEST VIRGINIA</td>
<td>11</td>
</tr>
<tr>
<td>50-WISCONSIN</td>
<td>52</td>
</tr>
<tr>
<td>51-WYOMING</td>
<td>15</td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  

Note: State frequencies are based on businesses' reporting of states where they have locations.
c3a: How many years has your organization been operating? _____ YEARS

Mean: 28.16616
Valid N: 1,631
Missing: 8
Type: Continuous
Sample type: All

c4a: A full-time employee is someone who typically works 35 or more hours per week. How many full-time employees does your organization currently employ? ENTER RESPONSE _____

Mean: 19.83609
Valid N: 1,635
Missing: 4
Type: Continuous
Sample type: All

c5a: A part-time employee is someone who typically works less than 35 hours per week. How many part-time employees does your business currently employ? ENTER RESPONSE _____

Mean: 6.709914
Valid N: 1,634
Missing: 5
Type: Continuous
Sample type: All
c6: A seasonal worker is someone who is hired on a temporary basis to address short-term business needs, such as sales during the holidays. In the past 12 months, has your organization employed any seasonal workers?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>348</td>
<td>21.20%</td>
<td>348</td>
<td>21.20%</td>
</tr>
<tr>
<td>02-NO</td>
<td>1,287</td>
<td>78.50%</td>
<td>1,635</td>
<td>99.80%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>4</td>
<td>0.20%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

c7a: Thinking of the last 12 months, how many seasonal workers did your organization employ in total? ENTER RESPONSE ____

Mean: 7.270349  
Valid N: 344  
Missing: 1,295  
Type: Continuous  
Sample type: All  
Asked if c6=01 (YES)
c8: How many independent contractors or 1099 workers does your organization currently employ?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-GAVE RESPONSE</td>
<td>1,600</td>
<td>97.60%</td>
<td>1,600</td>
<td>97.60%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>36</td>
<td>2.20%</td>
<td>1,636</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.20%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

Mean: 2.741875  
Valid N: 1,600  
Missing: 39  
Type: Continuous  
Sample type: All  
Asked if c8=01 (GAVE RESPONSE)

c8a: How many independent contractors or 1099 workers does your organization currently employ? ENTER RESPONSE _____

Mean: 0.609816  
Valid N: 1,630  
Missing: 9  
Type: Continuous  
Sample type: All

c9a: How many of your organization’s current employees are represented by a union? ENTER NUMBER _____
c10: Is your organization incorporated?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>1,297</td>
<td>79.10%</td>
<td>1,297</td>
<td>79.10%</td>
</tr>
<tr>
<td>02-NO</td>
<td>306</td>
<td>18.70%</td>
<td>1,603</td>
<td>97.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>35</td>
<td>2.10%</td>
<td>1,638</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

c11: Does your organization currently manage payroll internally or do you outsource this task?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-INTERNALLY</td>
<td>826</td>
<td>50.40%</td>
<td>826</td>
<td>50.40%</td>
</tr>
<tr>
<td>02-OUTSOURCE</td>
<td>801</td>
<td>48.90%</td>
<td>1,627</td>
<td>99.30%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>12</td>
<td>0.70%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
**Volatility**

v1: In the last year, did your organization’s employee numbers ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-INCREASE A LOT</td>
<td>75</td>
<td>4.60%</td>
<td>75</td>
<td>4.60%</td>
</tr>
<tr>
<td>02-INCREASE SOME</td>
<td>317</td>
<td>19.30%</td>
<td>392</td>
<td>23.90%</td>
</tr>
<tr>
<td>03-STAY ABOUT THE SAME</td>
<td>1,065</td>
<td>65.00%</td>
<td>1,457</td>
<td>88.90%</td>
</tr>
<tr>
<td>04-DECREASE SOME</td>
<td>147</td>
<td>9.00%</td>
<td>1,604</td>
<td>97.90%</td>
</tr>
<tr>
<td>05-DECREASE A LOT</td>
<td>29</td>
<td>1.80%</td>
<td>1,633</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>5</td>
<td>0.30%</td>
<td>1,638</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All

v2: In the last year, did your organization’s earnings ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-INCREASE A LOT</td>
<td>89</td>
<td>5.40%</td>
<td>89</td>
<td>5.40%</td>
</tr>
<tr>
<td>02-INCREASE SOME</td>
<td>578</td>
<td>35.30%</td>
<td>667</td>
<td>40.70%</td>
</tr>
<tr>
<td>03-STAY ABOUT THE SAME</td>
<td>653</td>
<td>39.80%</td>
<td>1,320</td>
<td>80.50%</td>
</tr>
<tr>
<td>04-DECREASE SOME</td>
<td>221</td>
<td>13.50%</td>
<td>1,541</td>
<td>94.00%</td>
</tr>
<tr>
<td>05-DECREASE A LOT</td>
<td>54</td>
<td>3.30%</td>
<td>1,595</td>
<td>97.30%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>35</td>
<td>2.10%</td>
<td>1,630</td>
<td>99.50%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>9</td>
<td>0.50%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All
Benefits

b1: Now I would like to ask about your organization’s employee benefits. Please indicate whether your organization offers each of the following benefits to its employees.

Questions b1a-b1e were rotated.

b1a: Retirement plans, such as a 401(k), profit-sharing, pension, Keogh, etc.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>912</td>
<td>55.60%</td>
<td>912</td>
<td>55.60%</td>
</tr>
<tr>
<td>02-NO</td>
<td>725</td>
<td>44.20%</td>
<td>1,637</td>
<td>99.90%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>2</td>
<td>0.10%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

b1b: Health insurance.

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<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>1,018</td>
<td>62.10%</td>
<td>1,018</td>
<td>62.10%</td>
</tr>
<tr>
<td>02-NO</td>
<td>618</td>
<td>37.70%</td>
<td>1,636</td>
<td>99.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>3</td>
<td>0.20%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
### b1c: Paid holidays, vacation, and/or sick leave.

<table>
<thead>
<tr>
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<th>Count</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>1,430</td>
<td>87.20%</td>
<td>1,430</td>
<td>87.20%</td>
</tr>
<tr>
<td>02-NO</td>
<td>209</td>
<td>12.80%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All

### b1d: Tuition assistance and/or reimbursement.

<table>
<thead>
<tr>
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<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>385</td>
<td>23.50%</td>
<td>385</td>
<td>23.50%</td>
</tr>
<tr>
<td>02-NO</td>
<td>1,248</td>
<td>76.10%</td>
<td>1,633</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>5</td>
<td>0.30%</td>
<td>1,638</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,639</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All
**b1e: Dental or vision insurance.**

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<thead>
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<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>752</td>
<td>45.90%</td>
<td>752</td>
<td>45.90%</td>
</tr>
<tr>
<td>02-NO</td>
<td>884</td>
<td>53.90%</td>
<td>1,636</td>
<td>99.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>3</td>
<td>0.20%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Type: Categorical  
Sample type: All*

**b2: Does your company offer any other benefits?**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>559</td>
<td>34.10%</td>
<td>559</td>
<td>34.10%</td>
</tr>
<tr>
<td>02-NO</td>
<td>1,073</td>
<td>65.50%</td>
<td>1,632</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>7</td>
<td>0.40%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Type: Categorical  
Sample type: All*

Note: Those who answered “Yes” provided open-ended responses describing any other benefits offered. These responses were recoded to another category when applicable.
b3: In your opinion, would the average employee in your organization prefer to have a higher salary or better retirement benefits?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-A HIGHER SALARY</td>
<td>1,424</td>
<td>86.90%</td>
<td>1,424</td>
<td>86.90%</td>
</tr>
<tr>
<td>02-BETTER RETIREMENT BENEFITS</td>
<td>129</td>
<td>7.90%</td>
<td>1,553</td>
<td>94.80%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>82</td>
<td>5.00%</td>
<td>1,635</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>4</td>
<td>0.20%</td>
<td>1,639</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>1,639</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

Current Plan Offerings

p1: The next few questions ask about the retirement plan your organization provides.

p1a: Does your organization offer a retirement plan based on earnings and years on the job, such as a traditional pension plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>208</td>
<td>22.80%</td>
<td>208</td>
<td>22.80%</td>
</tr>
<tr>
<td>02-NO</td>
<td>684</td>
<td>75.00%</td>
<td>892</td>
<td>97.80%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>18</td>
<td>2.00%</td>
<td>910</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.20%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>912</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All

Asked if b1a=01 (businesses that offer retirement plans)
**p1b: Does your organization offer a retirement plan based on employee and employer contributions to an individual account plan, such as a 401(k) plan?**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>811</td>
<td>88.90%</td>
<td>811</td>
<td>88.90%</td>
</tr>
<tr>
<td>02-NO</td>
<td>98</td>
<td>10.70%</td>
<td>909</td>
<td>99.70%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>3</td>
<td>0.30%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>912</td>
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<td></td>
</tr>
<tr>
<td>Missing</td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=01 (businesses that offer retirement plans)**

**p1c: Does your organization offer a hybrid plan that combines earnings per year and employee/employer contribution characteristics?**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>213</td>
<td>23.40%</td>
<td>213</td>
<td>23.40%</td>
</tr>
<tr>
<td>02-NO</td>
<td>656</td>
<td>71.90%</td>
<td>869</td>
<td>95.30%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>42</td>
<td>4.60%</td>
<td>911</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>912</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=01 (businesses that offer retirement plans)**
p1d: Does your organization offer another type of retirement plan that I have not yet mentioned?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>112</td>
<td>12.30%</td>
<td>112</td>
<td>12.30%</td>
</tr>
<tr>
<td>02-NO</td>
<td>795</td>
<td>87.30%</td>
<td>907</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>4</td>
<td>0.40%</td>
<td>911</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>911</td>
<td>100.00%</td>
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<td>911</td>
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<td></td>
</tr>
<tr>
<td>Missing</td>
<td>728</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=01 (businesses that offer retirement plans)  
Note: Those who answered “Yes” provided open-ended responses describing any other type of retirement plan offered by their organization. These responses were recoded to another category when applicable.

p2: Next, I’m going to list a few reasons that organizations might offer a retirement plan. Please tell me whether or not this is a reason your organization offers a retirement plan.

p2a: Helps attract and retain quality employees.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
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<td>789</td>
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<td>789</td>
<td>86.50%</td>
</tr>
<tr>
<td>02-NO</td>
<td>114</td>
<td>12.50%</td>
<td>903</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>9</td>
<td>1.00%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>912</td>
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<tr>
<td>Missing</td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=01 (businesses that offer retirement plans)
p2b: Has a positive impact on employees.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>833</td>
<td>91.30%</td>
<td>833</td>
<td>91.30%</td>
</tr>
<tr>
<td>02-NO</td>
<td>70</td>
<td>7.70%</td>
<td>903</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>8</td>
<td>0.90%</td>
<td>911</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>912</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if b1a=01 (businesses that offer retirement plans)

p2c: Helps employees save for retirement.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
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<td>01-YES</td>
<td>867</td>
<td>95.10%</td>
<td>867</td>
<td>95.10%</td>
</tr>
<tr>
<td>02-NO</td>
<td>40</td>
<td>4.40%</td>
<td>907</td>
<td>99.50%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>5</td>
<td>0.50%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>912</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
<td>912</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Sample type: All
Asked if b1a=01 (businesses that offer retirement plans)
p2d: Provides tax advantages for management.

<table>
<thead>
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<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>521</td>
<td>57.10%</td>
<td>521</td>
<td>57.10%</td>
</tr>
<tr>
<td>02-NO</td>
<td>354</td>
<td>38.80%</td>
<td>875</td>
<td>95.90%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>35</td>
<td>3.80%</td>
<td>910</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.20%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>912</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=01 (businesses that offer retirement plans)

p2e: Provides tax advantages for employees.

<table>
<thead>
<tr>
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<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>692</td>
<td>75.90%</td>
<td>692</td>
<td>75.90%</td>
</tr>
<tr>
<td>02-NO</td>
<td>197</td>
<td>21.60%</td>
<td>889</td>
<td>97.50%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>22</td>
<td>2.40%</td>
<td>911</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>912</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>727</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=01 (businesses that offer retirement plans)
p3: Are there are any other reasons your organization offers a retirement plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>88</td>
<td>9.60%</td>
<td>88</td>
<td>9.60%</td>
</tr>
<tr>
<td>02-NO</td>
<td>818</td>
<td>89.70%</td>
<td>906</td>
<td>99.30%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>6</td>
<td>0.70%</td>
<td>912</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
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<td>0.00%</td>
<td>912</td>
<td>100.00%</td>
</tr>
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</tr>
<tr>
<td>Missing</td>
<td>727</td>
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</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=01 (businesses that offer retirement plans)**  

Note: Those who answered “Yes” provided open-ended responses describing other reasons their organization offered a retirement plan. These responses were recoded to another category when applicable.
**p4:** Of the following, which is the main reason your organization offers a retirement plan?

<table>
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<tr>
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</tr>
</thead>
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<tr>
<td>01-HELP ATTRACT AND RETAIN EMPLOYEES</td>
<td>284</td>
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<td>31.90%</td>
</tr>
<tr>
<td>02-POSITIVE IMPACT ON EMPLOYEE PERFORMANCE</td>
<td>62</td>
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<td>38.80%</td>
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<tr>
<td>03-HELPS EMPLOYEES SAVE FOR RETIREMENT</td>
<td>399</td>
<td>44.80%</td>
<td>745</td>
<td>83.60%</td>
</tr>
<tr>
<td>04-PROVIDES TAX ADVANTAGES FOR MANAGEMENT</td>
<td>57</td>
<td>6.40%</td>
<td>802</td>
<td>90.00%</td>
</tr>
<tr>
<td>05-PROVIDES TAX ADVANTAGES FOR EMPLOYEES</td>
<td>33</td>
<td>3.70%</td>
<td>835</td>
<td>93.70%</td>
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<tr>
<td>06-OTHER REASON</td>
<td>41</td>
<td>4.60%</td>
<td>876</td>
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<tr>
<td>98-DON'T KNOW</td>
<td>13</td>
<td>1.50%</td>
<td>889</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.20%</td>
<td>891</td>
<td>100.00%</td>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if two or more of p2a-p3=01 (YES)

**p5a:** How many of the ANSWER FROM (c4a_NEW) full-time employees actually participate in the retirement plan?  
**ENTER NUMBER _____**

**Mean:** 17.48409  
**Valid N:** 880  
**Missing:** 759  
**Type:** Continuous  
**Sample type:** All  
Asked if c4a>0 (had at least one full-time employee) and b1a=01 (businesses that offer retirement plans)
p6a: How many of the ANSWER FROM (c5a_NEW) part-time employees actually participate in the retirement plan? ENTER NUMBER _____

Mean: 1.436909  
Valid N: 634  
Missing: 1,005  
Type: Continuous  
Sample type: All  
Asked if c5a>0 (had at least one part-time employee) and b1a=01 (businesses that offer retirement plans)

Pro-Savings Characteristics

p7: Does your organization’s retirement plan include automatic enrollment, where all employees participate and money is withheld from their pay to contribute to the plan unless they choose to opt out?__

<table>
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<tr>
<th>Value</th>
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<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>258</td>
<td>31.80%</td>
<td>258</td>
<td>31.80%</td>
</tr>
<tr>
<td>02-NO</td>
<td>547</td>
<td>67.40%</td>
<td>805</td>
<td>99.30%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>6</td>
<td>0.70%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>811</td>
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</tr>
<tr>
<td>Missing</td>
<td>828</td>
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<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if p1b=01 (YES)
p8: Of the following reasons, which is the most important reason your organization does not offer automatic enrollment?

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>01-COSTS TOO MUCH</td>
<td>17</td>
<td>3.10%</td>
<td>17</td>
<td>3.10%</td>
</tr>
<tr>
<td>02-LEGAL CONCERNS</td>
<td>17</td>
<td>3.10%</td>
<td>34</td>
<td>6.10%</td>
</tr>
<tr>
<td>03-EMPLOYEES WOULDN'T LIKE AUTOMATIC ENROLLMENT</td>
<td>222</td>
<td>40.10%</td>
<td>256</td>
<td>46.30%</td>
</tr>
<tr>
<td>04-SATISFIED WITH CURRENT SETUP</td>
<td>242</td>
<td>43.80%</td>
<td>498</td>
<td>90.10%</td>
</tr>
<tr>
<td>05-OTHER REASON (SPECIFY)</td>
<td>39</td>
<td>7.10%</td>
<td>537</td>
<td>97.10%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>14</td>
<td>2.50%</td>
<td>551</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.40%</td>
<td>553</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
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<tr>
<td>Missing</td>
<td>1,086</td>
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</tbody>
</table>

Type: Categorical
Sample type: All
Asked if p7=02/98/99 (NO/DON'T KNOW/REFUSED)

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
p9: Does your organization’s retirement plan use automatic escalation, where an employee’s contribution automatically increases by a certain amount unless they opt out or a certain level is reached?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>95</td>
<td>11.70%</td>
<td>95</td>
<td>11.70%</td>
</tr>
<tr>
<td>02-NO</td>
<td>693</td>
<td>85.50%</td>
<td>788</td>
<td>97.20%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>23</td>
<td>2.80%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>811</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
<td>811</td>
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<tr>
<td>Missing</td>
<td>828</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if pF1b=01 (YES)**
p10: Of the following, which is the most important reason your organization does not offer automatic escalation?

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<th>Value</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-COSTS TOO MUCH</td>
<td>30</td>
<td>4.20%</td>
<td>30</td>
<td>4.20%</td>
</tr>
<tr>
<td>02-LEGAL CONCERNS</td>
<td>20</td>
<td>2.80%</td>
<td>50</td>
<td>7.00%</td>
</tr>
<tr>
<td>03-EMPLOYEES WOULDN'T LIKE AUTOMATIC ESCALATION</td>
<td>257</td>
<td>35.90%</td>
<td>307</td>
<td>42.90%</td>
</tr>
<tr>
<td>04-SATISFIED WITH CURRENT SETUP</td>
<td>345</td>
<td>48.20%</td>
<td>652</td>
<td>91.10%</td>
</tr>
<tr>
<td>05-OTHER REASON (SPECIFY)</td>
<td>34</td>
<td>4.70%</td>
<td>686</td>
<td>95.80%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>28</td>
<td>3.90%</td>
<td>714</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>716</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
<td><strong>923</strong></td>
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</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if p9=02/98/99 (NO/DON'T KNOW/REFUSED)

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
**p11: Does your retirement plan currently include employer contributions?**

<table>
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</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>718</td>
<td>88.50%</td>
<td>718</td>
<td>88.50%</td>
</tr>
<tr>
<td>02-NO</td>
<td>90</td>
<td>11.10%</td>
<td>808</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>3</td>
<td>0.40%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>811</td>
<td></td>
<td></td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>828</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if p1b=01 (YES)

**p12: Are these matching contributions?**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
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<td>566</td>
<td>78.80%</td>
<td>566</td>
<td>78.80%</td>
</tr>
<tr>
<td>02-NO</td>
<td>142</td>
<td>19.80%</td>
<td>708</td>
<td>98.60%</td>
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<tr>
<td>98-DON'T KNOW</td>
<td>10</td>
<td>1.40%</td>
<td>718</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>718</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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<td><strong>Missing</strong></td>
<td>921</td>
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Type: Categorical  
Sample type: All  
Asked if p11=01 (YES)
p13: Of the following, which is the most important reason for not making a contribution to your employee’s retirement plans?

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<tr>
<td>01-COSTS TOO MUCH</td>
<td>41</td>
<td>45.60%</td>
<td>41</td>
<td>45.60%</td>
</tr>
<tr>
<td>02-ADMINISTRATIVE CHALLENGES</td>
<td>7</td>
<td>7.80%</td>
<td>48</td>
<td>53.30%</td>
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<tr>
<td>03-LEGAL CONCERNS</td>
<td>0</td>
<td>0.00%</td>
<td>48</td>
<td>53.30%</td>
</tr>
<tr>
<td>04-SATISFIED WITH CURRENT SETUP</td>
<td>13</td>
<td>14.40%</td>
<td>61</td>
<td>67.80%</td>
</tr>
<tr>
<td>05-OTHER REASON</td>
<td>27</td>
<td>30.00%</td>
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</table>

Type: Categorical  
Sample type: All  
Asked if p11=02 (NO)  
Rotate order of responses for 01-04  

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
Plan Fees

p14: How familiar are you with your plan’s investment fees—fees that are associated with the investments in a retirement plan and are different from operating or record-keeping fees?

<table>
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<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
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<td>158</td>
<td>19.50%</td>
</tr>
<tr>
<td>02-SOMEWHAHT FAMILIAR</td>
<td>373</td>
<td>46.00%</td>
<td>531</td>
<td>65.50%</td>
</tr>
<tr>
<td>03-NOT AT ALL FAMILIAR</td>
<td>267</td>
<td>32.90%</td>
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<td>98.40%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>12</td>
<td>1.50%</td>
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<tr>
<td>99-REFUSED</td>
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<td>0.10%</td>
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<td>100.00%</td>
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</tr>
<tr>
<td>Missing</td>
<td>828</td>
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</table>

Type: Categorical
Sample type: All
Asked if p1b=01 (YES)
p15: To the best of your recollection, have you read any investment fee disclosure documents from your organization’s retirement plan in the past year?

<table>
<thead>
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</thead>
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<td>460</td>
<td>56.70%</td>
</tr>
<tr>
<td>02-NO</td>
<td>343</td>
<td>42.30%</td>
<td>803</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>6</td>
<td>0.70%</td>
<td>809</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.20%</td>
<td>811</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
<td>811</td>
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</tr>
<tr>
<td>Missing</td>
<td>828</td>
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</table>

Type: Categorical  
Sample type: All  
Asked if p1b=01 (YES)

p16: Was the information in the fee disclosure understandable?

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</thead>
<tbody>
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<td>389</td>
<td>84.60%</td>
</tr>
<tr>
<td>02-NO</td>
<td>62</td>
<td>13.50%</td>
<td>451</td>
<td>98.00%</td>
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<tr>
<td>98-DON’T KNOW</td>
<td>8</td>
<td>1.70%</td>
<td>459</td>
<td>99.80%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.20%</td>
<td>460</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
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Type: Categorical  
Sample type: All  
Asked if p15=01 (YES)
### p17: How useful would it be for you to have additional information about investment fees?

<table>
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<tr>
<th>Value</th>
<th>Count</th>
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<th>Cumulative count</th>
<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-VERY USEFUL</td>
<td>128</td>
<td>15.80%</td>
<td>128</td>
<td>15.80%</td>
</tr>
<tr>
<td>02-SOMEWHAT USEFUL</td>
<td>279</td>
<td>34.40%</td>
<td>407</td>
<td>50.20%</td>
</tr>
<tr>
<td>03-NOT TOO USEFUL</td>
<td>198</td>
<td>24.40%</td>
<td>605</td>
<td>74.60%</td>
</tr>
<tr>
<td>04-NOT AT ALL USEFUL</td>
<td>197</td>
<td>24.30%</td>
<td>802</td>
<td>98.90%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>6</td>
<td>0.70%</td>
<td>808</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>811</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>811</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Missing</strong></td>
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</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if p1b=01 (YES)**

---

**Plan Sponsors’ Perspectives on State Proposals for Retirement Savings**

### p18: Now I am going to ask a few questions about a new retirement plan intended to make it easier for employees at businesses without retirement plans to save for retirement. Since your business offers a retirement plan, this proposal would not necessarily apply to your organization. However, given your experience with retirement plans, we would like your input.

**P18intro:** Here are a few details about the plan:

- The plan would only cover employees who don’t have access to a retirement savings plan at their work and would not apply to employees already in a plan.
- Workers would contribute to the retirement savings account unless they took action to opt out of the program. Employers could not make their own contributions.
- The plan would be sponsored by an outside organization and not by businesses like yours.
- A business’s only responsibility would be to withhold money from participating employees’ paychecks and send it to the retirement account on their behalf.
p18a: Thinking about these plan features, would you strongly support, somewhat support, somewhat oppose, or strongly oppose this program?

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<tr>
<td>03-SOMEWHAT OPPOSE</td>
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<tr>
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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=01 (businesses that offer retirement plans)
p19: If your state sponsored and helped administer a plan like this but the plan was professionally managed by a third-party investment company, do you think you would stop offering your current retirement plan and instead enroll your employees in this new plan?

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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=01 (businesses that offer retirement plans)
p20: What is the main reason you think you would enroll your workers in this new program?

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<td>14.00%</td>
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<tr>
<td>02-SEEMS BETTER THAN OUR CURRENT PLAN</td>
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<td>32</td>
<td>32.00%</td>
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<tr>
<td>03-REDUCED COST</td>
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<td>85.00%</td>
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<td>100.00%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>0</td>
<td>0.00%</td>
<td>100</td>
<td>100.00%</td>
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<td>0.00%</td>
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**Type:** Categorical  
**Sample type:** All  
**Asked if p19=01 (YES)**  

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
p21: What is the main reason you think you would not enroll your workers in this new program?

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<td>03-I DON'T TRUST THE STATE TO MANAGE THE PROGRAM</td>
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<td>04-OTHER (SPECIFY)</td>
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Type: Categorical  
Sample type: All  
Asked if p19=02 (NO)  

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
**p22:** If the state government were to take any of the following steps, how useful would each be at encouraging retirement savings?

**p22a:** Sharing information about existing retirement savings options with employers and employees. Would this step be very useful, somewhat useful, not too useful, or not at all useful at encouraging retirement savings?

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<td>02-SOMewhat USEFUL</td>
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<td>66.00%</td>
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<td>03-NOT TOO USEFUL</td>
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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=01 (businesses that offer retirement plans)
p22b: Sponsoring a retirement savings plan for employees without a plan at their work.

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<td>26.00%</td>
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Type: Categorical
Sample type: All
Asked if b1a=01 (businesses that offer retirement plans)

p22c: Offering a tax credit for businesses that start a retirement plan.

<table>
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<td>32</td>
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<tr>
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<td>69</td>
<td>7.60%</td>
<td>896</td>
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</tr>
<tr>
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<td>99.70%</td>
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Type: Categorical
Sample type: All
Asked if b1a=01 (businesses that offer retirement plans)
p22d: Providing administrative services for a low-cost group retirement plan that different employers could adopt.

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<td>782</td>
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<tr>
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<td>898</td>
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<tr>
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<td>11</td>
<td>1.20%</td>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=01 (businesses that offer retirement plans)

p22e: Is there anything else that the state government could do that would be useful in encouraging retirement savings?

**Type:** String  
**Valid N:** 912  
**Sample type:** All  
Asked if b1a=01 (businesses that offer retirement plans)

Note: 262 respondents provided open-ended responses describing what else government could do that would be useful in encouraging retirement savings. These responses were recoded to another category when applicable.
Current Obstacles

np1: Please indicate whether any of the following are reasons your organization does not offer a retirement plan.

np1a: Too expensive to set up.

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<tr>
<td>98-DON'T KNOW</td>
<td>31</td>
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Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn't offer retirement plan)

np1b: Organization does not have the resources to administer such a plan.

<table>
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<td>12</td>
<td>1.70%</td>
<td>724</td>
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<tr>
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<td>0.10%</td>
<td>725</td>
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Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn't offer retirement plan)
**np1c: Employees are not interested.**

<table>
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<tbody>
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<td>50.30%</td>
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<tr>
<td>98-DON’T KNOW</td>
<td>60</td>
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**Total** 725

**Missing** 914

**Type:** Categorical  
**Sample type:** All  
*Asked if b1a=02 (business doesn’t offer retirement plan)*

**np1d: Organization is too new.**

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**Total** 725

**Missing** 914

**Type:** Categorical  
**Sample type:** All  
*Asked if b1a=02 (business doesn’t offer retirement plan)*
**np1e:** Organization is concerned about how to choose a plan provider.

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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

**np1f:** We haven’t thought about it.

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<td>156</td>
<td>21.50%</td>
</tr>
<tr>
<td>02-NO</td>
<td>554</td>
<td>76.40%</td>
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</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>11</td>
<td>1.50%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)
**np2: Are there are any other reasons your organization does not offer a retirement plan?**

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>01-YES</td>
<td>194</td>
<td>26.80%</td>
<td>194</td>
<td>26.80%</td>
</tr>
<tr>
<td>02-NO</td>
<td>526</td>
<td>72.60%</td>
<td>720</td>
<td>99.30%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>4</td>
<td>0.60%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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</tr>
<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
<td></td>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if np1=01 (YES)

Note: Those who answered "Yes" provided open-ended responses describing other reasons their organization offered a retirement plan. These responses were recoded to another category when applicable.
**np3: Of the following, which is the most important reason you do not offer a plan?**

<table>
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<tr>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-TOO EXPENSIVE TO SET UP</td>
<td>155</td>
<td>27.60%</td>
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<td>27.60%</td>
</tr>
<tr>
<td>02-MY ORGANIZATION DOES NOT HAVE THE RESOURCES TO ADMINISTER SUCH A PLAN</td>
<td>122</td>
<td>21.70%</td>
<td>277</td>
<td>49.30%</td>
</tr>
<tr>
<td>03-EMPLOYEES ARE NOT INTERESTED</td>
<td>88</td>
<td>15.70%</td>
<td>365</td>
<td>64.90%</td>
</tr>
<tr>
<td>04-ORGANIZATION IS TOO NEW</td>
<td>31</td>
<td>5.50%</td>
<td>396</td>
<td>70.50%</td>
</tr>
<tr>
<td>05-OUR ORGANIZATION IS CONCERNED ABOUT HOW TO CHOOSE A PLAN PROVIDER</td>
<td>8</td>
<td>1.40%</td>
<td>404</td>
<td>71.90%</td>
</tr>
<tr>
<td>06-WE HAVEN’T THOUGHT ABOUT IT</td>
<td>34</td>
<td>6.00%</td>
<td>438</td>
<td>77.90%</td>
</tr>
<tr>
<td>07-OTHER REASONS</td>
<td>113</td>
<td>20.10%</td>
<td>551</td>
<td>98.00%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>11</td>
<td>2.00%</td>
<td>562</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>562</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>562</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Missing</strong></td>
<td>1,077</td>
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**Type:** Categorical  
**Sample type:** All  
Asked for only those where np1a-np2=01 (YES)
npbrk: Please indicate your level of familiarity with the following different retirement plan options.

Questions np4a-np4d were rotated.

np4a: Simplified Employee Pension (or SEP) plans. Are you ...

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<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-VERY FAMILIAR</td>
<td>84</td>
<td>11.60%</td>
<td>84</td>
<td>11.60%</td>
</tr>
<tr>
<td>02-SOMewhat FAMILIAR</td>
<td>185</td>
<td>25.50%</td>
<td>269</td>
<td>37.10%</td>
</tr>
<tr>
<td>03-NOT AT ALL FAMILIAR</td>
<td>456</td>
<td>62.90%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>0</td>
<td>0.00%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
<td>725</td>
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<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
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Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np4b: SIMPLE plans. Are you ...

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<tbody>
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<td>01-VERY FAMILIAR</td>
<td>82</td>
<td>11.30%</td>
<td>82</td>
<td>11.30%</td>
</tr>
<tr>
<td>02-SOMewhat FAMILIAR</td>
<td>194</td>
<td>26.80%</td>
<td>276</td>
<td>38.10%</td>
</tr>
<tr>
<td>03-NOT AT ALL FAMILIAR</td>
<td>442</td>
<td>61.00%</td>
<td>718</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>6</td>
<td>0.80%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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<td></td>
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</tr>
<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
<td></td>
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</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)
np4c: myRA programs. Are you ...

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<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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<tbody>
<tr>
<td>01-VERY FAMILIAR</td>
<td>51</td>
<td>7.00%</td>
<td>51</td>
<td>7.00%</td>
</tr>
<tr>
<td>02-SOMEWHAT FAMILIAR</td>
<td>135</td>
<td>18.60%</td>
<td>186</td>
<td>25.70%</td>
</tr>
<tr>
<td>03-NOT AT ALL FAMILIAR</td>
<td>532</td>
<td>73.40%</td>
<td>718</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>7</td>
<td>1.00%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>99-REFUSED</td>
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<td>0.00%</td>
<td></td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Total 725
Missing 914

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)

np4d: 401(k) plans. Are you ...

<table>
<thead>
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<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-VERY FAMILIAR</td>
<td>269</td>
<td>37.10%</td>
<td>269</td>
<td>37.10%</td>
</tr>
<tr>
<td>02-SOMEWHAT FAMILIAR</td>
<td>376</td>
<td>51.90%</td>
<td>645</td>
<td>89.00%</td>
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<tr>
<td>03-NOT AT ALL FAMILIAR</td>
<td>80</td>
<td>11.00%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>0</td>
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<td>725</td>
<td>100.00%</td>
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<tr>
<td>99-REFUSED</td>
<td>0</td>
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<td></td>
<td>100.00%</td>
</tr>
</tbody>
</table>

Total 725
Missing 914

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)
np5: What is the likelihood that your organization will start a retirement plan in the next two years?

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>01-MUCH MORE LIKELY</td>
<td>41</td>
<td>5.70%</td>
<td>41</td>
<td>5.70%</td>
</tr>
<tr>
<td>02-SOMewhat MORE LIKELY</td>
<td>151</td>
<td>20.80%</td>
<td>192</td>
<td>26.50%</td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>529</td>
<td>73.00%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>3</td>
<td>0.40%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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<tr>
<td>Missing</td>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np6: Please indicate whether any of the following would impact the likelihood of your organization offering a retirement plan in the future.

Questions np6a-np6e were rotated.
**np6a: An increase in the business’s profits.**

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<td>01-MUCH MORE LIKELY</td>
<td>227</td>
<td>31.30%</td>
<td>227</td>
<td>31.30%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE LIKELY</td>
<td>248</td>
<td>34.20%</td>
<td>475</td>
<td>65.50%</td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>246</td>
<td>33.90%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>2</td>
<td>0.30%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

**np6b: Increased business tax credits for starting a plan.**

<table>
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</thead>
<tbody>
<tr>
<td>01-MUCH MORE LIKELY</td>
<td>153</td>
<td>21.10%</td>
<td>153</td>
<td>21.10%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE LIKELY</td>
<td>287</td>
<td>39.60%</td>
<td>440</td>
<td>60.70%</td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>276</td>
<td>38.10%</td>
<td>716</td>
<td>98.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>7</td>
<td>1.00%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
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<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
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<td>Missing</td>
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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)
**np6c: Availability of easy-to-understand information.**

<table>
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<td>97</td>
<td>13.40%</td>
<td>97</td>
<td>13.40%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE LIKELY</td>
<td>212</td>
<td>29.20%</td>
<td>309</td>
<td>42.60%</td>
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<tr>
<td>03-NO MORE LIKELY</td>
<td>414</td>
<td>57.10%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
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<td>100.00%</td>
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<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
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</table>

*Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)*

**np6d: A plan with reduced administrative requirements.**

<table>
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<tr>
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<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-MUCH MORE LIKELY</td>
<td>88</td>
<td>12.10%</td>
<td>88</td>
<td>12.10%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE LIKELY</td>
<td>263</td>
<td>36.30%</td>
<td>351</td>
<td>48.40%</td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>368</td>
<td>50.80%</td>
<td>719</td>
<td>99.20%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>6</td>
<td>0.80%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
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<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
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*Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)*
**np6e: Greater tax advantages for key executives.**

<table>
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<tr>
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<th>Percentage</th>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-MUCH MORE LIKELY</td>
<td>94</td>
<td>13.00%</td>
<td>94</td>
<td>13.00%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE</td>
<td>241</td>
<td>33.20%</td>
<td>335</td>
<td>46.20%</td>
</tr>
<tr>
<td>LIKELY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>381</td>
<td>52.60%</td>
<td>716</td>
<td>98.80%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>7</td>
<td>1.00%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
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</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

**np6f: Increased demand from employees.**

<table>
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<th>Value</th>
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<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
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<td>145</td>
<td>20.00%</td>
<td>145</td>
<td>20.00%</td>
</tr>
<tr>
<td>02-SOMETHAT MORE</td>
<td>295</td>
<td>40.70%</td>
<td>440</td>
<td>60.70%</td>
</tr>
<tr>
<td>LIKELY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>03-NO MORE LIKELY</td>
<td>282</td>
<td>38.90%</td>
<td>722</td>
<td>99.60%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>99-REFUSED</td>
<td>0</td>
<td>0.00%</td>
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<tr>
<td>Missing</td>
<td>914</td>
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</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)
np7: If your organization wanted additional information on starting a retirement plan for its employees, which of the following potential sources would you be most likely to use?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
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<tbody>
<tr>
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<td>44</td>
<td>6.10%</td>
</tr>
<tr>
<td>02-OTHER BUSINESS OWNERS</td>
<td>111</td>
<td>15.30%</td>
<td>155</td>
<td>21.40%</td>
</tr>
<tr>
<td>03-FINANCIAL ADVISER</td>
<td>297</td>
<td>41.00%</td>
<td>452</td>
<td>62.30%</td>
</tr>
<tr>
<td>04-INSURANCE AGENT</td>
<td>156</td>
<td>21.50%</td>
<td>608</td>
<td>83.90%</td>
</tr>
<tr>
<td>05-OTHER SOURCES</td>
<td>102</td>
<td>14.10%</td>
<td>710</td>
<td>97.90%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>12</td>
<td>1.70%</td>
<td>722</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)

**Perspectives of Businesses Without Plans on State Proposals for Retirement Savings**

np8: Now I am going to ask a few questions about a new retirement plan intended to make it easier for employees at businesses without retirement plans to save for retirement. The plan would be sponsored by an outside organization and not by businesses like yours. Please indicate your level of support for each separate feature.

First I will describe how the program might apply to employers. Questions np8a-np8c were rotated.
### np8a: Businesses’ only responsibility would be to withhold money from participating employees’ paychecks and send it to the retirement account on their behalf.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>269</td>
<td>37.10%</td>
<td>269</td>
<td>37.10%</td>
</tr>
<tr>
<td>02-SOMewhat SUPPORT</td>
<td>314</td>
<td>43.30%</td>
<td>583</td>
<td>80.40%</td>
</tr>
<tr>
<td>03-SOMewhat OPPOSE</td>
<td>65</td>
<td>9.00%</td>
<td>648</td>
<td>89.40%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>66</td>
<td>9.10%</td>
<td>714</td>
<td>98.50%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>8</td>
<td>1.10%</td>
<td>722</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
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<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

### np8b: Businesses would not be required to contribute to the plan.

<table>
<thead>
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<th>Percentage</th>
<th>Cumulative count</th>
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</tr>
</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
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<td>41.10%</td>
<td>298</td>
<td>41.10%</td>
</tr>
<tr>
<td>02-SOMewhat SUPPORT</td>
<td>299</td>
<td>41.20%</td>
<td>597</td>
<td>82.30%</td>
</tr>
<tr>
<td>03-SOMewhat OPPOSE</td>
<td>65</td>
<td>9.00%</td>
<td>662</td>
<td>91.30%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>48</td>
<td>6.60%</td>
<td>710</td>
<td>97.90%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>11</td>
<td>1.50%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>4</td>
<td>0.60%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)
np8c: Businesses would not have any legal responsibility for their employees’ retirement accounts.

<table>
<thead>
<tr>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
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<td>01-STRONGLY SUPPORT</td>
<td>360</td>
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<td>360</td>
<td>49.70%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>257</td>
<td>35.40%</td>
<td>617</td>
<td>85.10%</td>
</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>51</td>
<td>7.00%</td>
<td>668</td>
<td>92.10%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>39</td>
<td>5.40%</td>
<td>707</td>
<td>97.50%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>14</td>
<td>1.90%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>4</td>
<td>0.60%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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<td></td>
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<tr>
<td>Missing</td>
<td>914</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

npbrk2: Now I will discuss some ideas about how this program might apply to employees.

Questions np8d-np8h were rotated.
np8d: Employees who don’t have access to a retirement savings plan at their work would be offered the chance to participate in one.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>409</td>
<td>56.40%</td>
<td>409</td>
<td>56.40%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>255</td>
<td>35.20%</td>
<td>664</td>
<td>91.60%</td>
</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>25</td>
<td>3.40%</td>
<td>689</td>
<td>95.00%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>30</td>
<td>4.10%</td>
<td>719</td>
<td>99.20%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>5</td>
<td>0.70%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>914</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)

np8e: By default, workers would contribute to the retirement savings account unless they took action to opt out of the program.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>240</td>
<td>33.10%</td>
<td>240</td>
<td>33.10%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>289</td>
<td>39.90%</td>
<td>529</td>
<td>73.00%</td>
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<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>87</td>
<td>12.00%</td>
<td>616</td>
<td>85.00%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>100</td>
<td>13.80%</td>
<td>716</td>
<td>98.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>8</td>
<td>1.10%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>914</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)
np8f: Employees could stop or change their contributions at any time.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>461</td>
<td>63.60%</td>
<td>461</td>
<td>63.60%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>204</td>
<td>28.10%</td>
<td>665</td>
<td>91.70%</td>
</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>24</td>
<td>3.30%</td>
<td>689</td>
<td>95.00%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>30</td>
<td>4.10%</td>
<td>719</td>
<td>99.20%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>5</td>
<td>0.70%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=02 (business doesn’t offer retirement plan)**
**Value** | **Count** | **Percentage** | **Cumulative count** | **Cumulative percentage**
--- | --- | --- | --- | ---
01-STRONGLY SUPPORT | 107 | 31.70% | 107 | 31.70%
02-SOMewhat SUPPORT | 154 | 45.60% | 261 | 71.30%
03-SOMewhat OPPOSE | 35 | 10.40% | 296 | 87.60%
04-STRONGLY OPPOSE | 32 | 9.50% | 328 | 97.00%
98-DON’T KNOW | 10 | 3.00% | 338 | 100.00%
99-REFUSED | 0 | 0.00% | 338 | 100.00%
**Total** | **338** |  |  |  
**Missing** | 1,301 |  |  |  

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan) and respondent was randomly assigned to 3 percent contribution.

Note: Respondents whose businesses did not offer a retirement plan were asked about their support for an initial contribution rate for participating employees of either 3 percent or 6 percent of their paychecks. Respondents were randomly given either the 3 percent or 6 percent version of the question; of the 725 respondents who indicated in b1a that they did not offer a retirement plan at their business, 338 were asked about a 3 percent contribution and 387 were asked about a 6 percent contribution for participating employees. Responses are displayed for each group of respondents separately.

np8g (3 percent only): As a starting point, participating employees would contribute a set amount of 3 percent of their paychecks to the retirement account.
Note: Respondents whose businesses did not offer a retirement plan were asked about their support for an initial contribution rate for participating employees of either 3 percent or 6 percent of their paychecks. Respondents were randomly given either the 3 percent or 6 percent version of the question; of the 725 respondents who indicated in b1a that they did not offer a retirement plan at their business, 338 were asked about a 3 percent contribution and 387 were asked about a 6 percent contribution for participating employees. Responses are displayed for each group of respondents separately.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>94</td>
<td>24.30%</td>
<td>107</td>
<td>24.30%</td>
</tr>
<tr>
<td>02-SOMewhat SUPPORT</td>
<td>162</td>
<td>41.90%</td>
<td>256</td>
<td>66.20%</td>
</tr>
<tr>
<td>03-SOMewhat OPPOSE</td>
<td>63</td>
<td>16.30%</td>
<td>319</td>
<td>82.40%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>57</td>
<td>14.70%</td>
<td>376</td>
<td>97.20%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>10</td>
<td>2.60%</td>
<td>386</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.30%</td>
<td>387</td>
<td>100.00%</td>
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<td>Total</td>
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<tr>
<td>Missing</td>
<td>1,252</td>
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</table>

**Type:** Categorical  
**Sample type:** All  
**Entered if b1a=02 (business doesn’t offer retirement plan) and respondent was randomly assigned to 6 percent contribution.**

np8g (6 percent only): As a starting point, participating employees would contribute a set amount of 6 percent of their paychecks to the retirement account.
np8h: Employees could withdraw their own contributions to the account at any point without a penalty.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
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<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>401</td>
<td>55.30%</td>
<td>401</td>
<td>55.30%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>187</td>
<td>25.80%</td>
<td>588</td>
<td>81.10%</td>
</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>67</td>
<td>9.20%</td>
<td>655</td>
<td>90.30%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>57</td>
<td>7.90%</td>
<td>712</td>
<td>98.20%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>12</td>
<td>1.70%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>725</td>
<td></td>
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</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
<td></td>
<td></td>
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</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np9: Now I want you to think about all of these plan features together. Please tell me whether you would strongly support, somewhat support, somewhat oppose, or strongly oppose the plan.

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-STRONGLY SUPPORT</td>
<td>195</td>
<td>26.90%</td>
<td>195</td>
<td>26.90%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
<td>434</td>
<td>59.90%</td>
<td>629</td>
<td>86.80%</td>
</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
<td>44</td>
<td>6.10%</td>
<td>673</td>
<td>92.80%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>42</td>
<td>5.80%</td>
<td>715</td>
<td>98.60%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>9</td>
<td>1.20%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
<td>914</td>
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<td></td>
<td></td>
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</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)
**np9a: What is the main reason you support this retirement plan?**

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-IT WOULD HELP MY EMPLOYEES</td>
<td>486</td>
<td>77.30%</td>
<td>486</td>
<td>77.30%</td>
</tr>
<tr>
<td>02-THE COSTS OF WITHHOLDING CONTRIBUTIONS WOULD BE MODEST</td>
<td>51</td>
<td>8.10%</td>
<td>537</td>
<td>85.40%</td>
</tr>
<tr>
<td>03-IT WOULD MAKE OUR BUSINESS MORE COMPETITIVE WITH OTHER FIRMS</td>
<td>60</td>
<td>9.50%</td>
<td>597</td>
<td>94.90%</td>
</tr>
<tr>
<td>04-OTHER _________</td>
<td>27</td>
<td>4.30%</td>
<td>624</td>
<td>99.20%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>2</td>
<td>0.30%</td>
<td>626</td>
<td>99.50%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.50%</td>
<td>629</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>629</strong></td>
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<tr>
<td><strong>Missing</strong></td>
<td><strong>1,010</strong></td>
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</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if np9=01/02 (STRONGLY SUPPORT/SOMEWHAT SUPPORT)**  
**Rotate order of responses for 01-03**  

Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
np9b: What is the main reason you are opposed to this retirement plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-I AM WORRIED ABOUT THE COSTS OF ENROLLING WORKERS AND SENDING THEIR CONTRIBUTIONS TO THE PLAN</td>
<td>15</td>
<td>17.40%</td>
<td>15</td>
<td>17.40%</td>
</tr>
<tr>
<td>02-I DON’T THINK MY BUSINESS’S EMPLOYEES WANT/NEED A RETIREMENT PLAN</td>
<td>20</td>
<td>23.30%</td>
<td>35</td>
<td>40.70%</td>
</tr>
<tr>
<td>03-I DON’T THINK WORKERS SHOULD BE AUTOMATICALLY ENROLLED IN A RETIREMENT PLAN</td>
<td>32</td>
<td>37.20%</td>
<td>67</td>
<td>77.90%</td>
</tr>
<tr>
<td>04-OTHER _________</td>
<td>18</td>
<td>20.90%</td>
<td>85</td>
<td>98.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>1</td>
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<td>86</td>
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</tr>
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**Type:** Categorical  
**Sample type:** All  
**Asked if np9=03/04 (SOMEWHAO OPPOSE/STRONGLY OPPOSE)**  
Note: “Other” categories included open-ended responses. These responses were recoded to another category when applicable.
**np10:** Different entities could potentially sponsor and help administer this retirement plan. I’m going to list a few potential sponsors. After I mention each one, please indicate your level of support for the plan.

**np10a:** The federal government. Would you ...

<table>
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<tr>
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<td>84</td>
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</tr>
<tr>
<td>02-SOMewhat SUPPORT</td>
<td>222</td>
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<td>306</td>
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<td>03-SOMewhat OPPOSE</td>
<td>120</td>
<td>16.60%</td>
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<tr>
<td>04-STRONGLY OPPOSE</td>
<td>292</td>
<td>40.30%</td>
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<tr>
<td>98-DON’T KNOW</td>
<td>7</td>
<td>1.00%</td>
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<td><strong>Total</strong></td>
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</tbody>
</table>

**Type:** Categorical

**Sample type:** All

Asked if b1a=02 (business doesn’t offer retirement plan)
### np10b: The state government. Would you ...

<table>
<thead>
<tr>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
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<td>11.30%</td>
</tr>
<tr>
<td>02-SOMEWHAT SUPPORT</td>
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<td>328</td>
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</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
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<td>472</td>
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</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
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<td>717</td>
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</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>7</td>
<td>1.00%</td>
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</tr>
<tr>
<td>99-REFUSED</td>
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<td>0.10%</td>
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<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
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<td>914</td>
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</table>

**Type:** Categorical  
**Sample type:** All  
*Asked if b1a=02 (business doesn’t offer retirement plan)*

### np10c: A mutual fund company. Would you ...

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<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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</thead>
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<td>18.90%</td>
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<tr>
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</tr>
<tr>
<td>03-SOMEWHAT OPPOSE</td>
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<td>11.70%</td>
<td>662</td>
<td>91.30%</td>
</tr>
<tr>
<td>04-STRONGLY OPPOSE</td>
<td>49</td>
<td>6.80%</td>
<td>711</td>
<td>98.10%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
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<td>1.80%</td>
<td>724</td>
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</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
</tr>
</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
*Asked if b1a=02 (business doesn’t offer retirement plan)*
np10d: An insurance company. Would you ...

<table>
<thead>
<tr>
<th>Value</th>
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<tr>
<td>02-SOMEWHA SUPPORT</td>
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<tr>
<td>03-SOMETHAT OPPOSE</td>
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<td>716</td>
<td>98.80%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>8</td>
<td>1.10%</td>
<td>724</td>
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</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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</tr>
<tr>
<td>Missing</td>
<td>914</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np11: If your business had to either use a new state-sponsored retirement savings plan with the features we discussed or begin offering your own plan, which approach would you be more likely to take?

<table>
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<th>Value</th>
<th>Count</th>
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<th>Cumulative percentage</th>
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</thead>
<tbody>
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</tr>
<tr>
<td>02-START YOUR OWN PLAN</td>
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<td>45.40%</td>
<td>659</td>
<td>90.90%</td>
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<tr>
<td>98-DON'T KNOW</td>
<td>59</td>
<td>8.10%</td>
<td>718</td>
<td>99.00%</td>
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<tr>
<td>99-REFUSED</td>
<td>7</td>
<td>1.00%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
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<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
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</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)
np12: Let’s talk about a different situation:

np12a: Assume state policymakers take steps to encourage retirement savings by setting up a website where small businesses could find information about retirement plans and get quotes but would not be required to select any plan. How helpful do you think this idea would be for businesses like yours that don’t have a retirement plan?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
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</thead>
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<td>331</td>
<td>45.70%</td>
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<tr>
<td>02-SOMEWHAT HELPFUL</td>
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<td>40.00%</td>
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<tr>
<td>03-NOT VERY HELPFUL</td>
<td>52</td>
<td>7.20%</td>
<td>673</td>
<td>92.80%</td>
</tr>
<tr>
<td>04-NOT AT ALL HELPFUL</td>
<td>50</td>
<td>6.90%</td>
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</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>2</td>
<td>0.30%</td>
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<td>100.00%</td>
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<tr>
<td>99-REFUSED</td>
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<td>0.00%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
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<td>100.00%</td>
</tr>
<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
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</tbody>
</table>

**Type:** Categorical

**Sample type:** All

Asked if b1a=02 (business doesn’t offer retirement plan)
np13: Do you think having access to this type of online marketplace would encourage your business to offer a retirement plan?

<table>
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<tr>
<th>Value</th>
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</tr>
</thead>
<tbody>
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<td>404</td>
<td>55.70%</td>
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<tr>
<td>02-NO</td>
<td>304</td>
<td>41.90%</td>
<td>708</td>
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<tr>
<td>98-DON’T KNOW</td>
<td>14</td>
<td>1.90%</td>
<td>722</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
<td>725</td>
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</tr>
<tr>
<td>Missing</td>
<td>914</td>
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<td></td>
<td></td>
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</tbody>
</table>

Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np14: I would like to run a different retirement plan idea past you. I will provide you the details of this new plan in separate parts. Please indicate your level of support for each separate feature.

Questions np14a-np14e were rotated.
**np14a:** Several different businesses could adopt a group retirement savings plan run by their state treasurer’s office. Would you …

<table>
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<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<tbody>
<tr>
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<td>14.30%</td>
<td>104</td>
<td>14.30%</td>
</tr>
<tr>
<td>02-SOMETIMES SUPPORT</td>
<td>305</td>
<td>42.10%</td>
<td>409</td>
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<tr>
<td>03-SOMETIMES OPPOSE</td>
<td>126</td>
<td>17.40%</td>
<td>535</td>
<td>73.80%</td>
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<tr>
<td>04-STRONGLY OPPOSE</td>
<td>175</td>
<td>24.10%</td>
<td>710</td>
<td>97.90%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>11</td>
<td>1.50%</td>
<td>721</td>
<td>99.40%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>4</td>
<td>0.60%</td>
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<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
<td>914</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

_Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)  

**np14b:** Both employers and employees could make contributions. Would you …

<table>
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<tr>
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<th>Count</th>
<th>Percentage</th>
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<tbody>
<tr>
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<td>44.70%</td>
<td>324</td>
<td>44.70%</td>
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<td>02-SOMETIMES SUPPORT</td>
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<tr>
<td>03-SOMETIMES OPPOSE</td>
<td>29</td>
<td>4.00%</td>
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<tr>
<td>04-STRONGLY OPPOSE</td>
<td>56</td>
<td>7.70%</td>
<td>717</td>
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</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>5</td>
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<td>722</td>
<td>99.60%</td>
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<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
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<td>914</td>
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</table>

_Type: Categorical  
Sample type: All  
Asked if b1a=02 (business doesn’t offer retirement plan)
**np14c:** Employers and employees have some choice in how to invest their contributions. Would you ...

<table>
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<th>Cumulative percentage</th>
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<td>91.30%</td>
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<td>684</td>
<td>94.30%</td>
</tr>
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<td>718</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>3</td>
<td>0.40%</td>
<td>721</td>
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</tr>
<tr>
<td>99-REFUSED</td>
<td>4</td>
<td>0.60%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
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<tr>
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<td>914</td>
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<td></td>
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</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=02 (business doesn’t offer retirement plan)**

**np14d:** The state would handle record keeping, financial reporting, and communication for the plan. Would you ...

<table>
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<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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<td>29.80%</td>
<td>715</td>
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</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>8</td>
<td>1.10%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
<td>Missing</td>
<td>914</td>
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</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
** Asked if b1a=02 (business doesn’t offer retirement plan)**
np14e: Employers would have reduced legal liability compared with operating their own plan. Would you …

<table>
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<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
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<td>350</td>
<td>48.30%</td>
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<tr>
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<tr>
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<td>6.10%</td>
<td>710</td>
<td>97.90%</td>
</tr>
<tr>
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<td>12</td>
<td>1.70%</td>
<td>722</td>
<td>99.60%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>3</td>
<td>0.40%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>725</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing</td>
<td>914</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)

np15: Assuming all of the ideas we just discussed were part of the new retirement program, how helpful do you think it would be for businesses like yours that don’t have a retirement plan?

<table>
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<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>01-VERY HELPFUL</td>
<td>258</td>
<td>35.60%</td>
<td>258</td>
<td>35.60%</td>
</tr>
<tr>
<td>02-SOMewhat HELPFUL</td>
<td>348</td>
<td>48.00%</td>
<td>606</td>
<td>83.60%</td>
</tr>
<tr>
<td>03-NOT VERY HELPFUL</td>
<td>60</td>
<td>8.30%</td>
<td>666</td>
<td>91.90%</td>
</tr>
<tr>
<td>04-NOT AT ALL HELPFUL</td>
<td>52</td>
<td>7.20%</td>
<td>718</td>
<td>99.00%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>5</td>
<td>0.70%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
<td>Missing</td>
<td>914</td>
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Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)
np16: If this plan was available, do you think your business ...

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-WOULD DEFINITELY BE INTERESTED IN PARTICIPATING</td>
<td>53</td>
<td>7.30%</td>
<td>53</td>
<td>7.30%</td>
</tr>
<tr>
<td>02-MIGHT BE INTERESTED IN PARTICIPATING</td>
<td>395</td>
<td>54.50%</td>
<td>448</td>
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<tr>
<td>03-WOULD PROBABLY NOT BE INTERESTED IN PARTICIPATING</td>
<td>160</td>
<td>22.10%</td>
<td>608</td>
<td>83.90%</td>
</tr>
<tr>
<td>04-WOULD DEFINITELY NOT BE INTERESTED IN PARTICIPATING</td>
<td>112</td>
<td>15.40%</td>
<td>720</td>
<td>99.30%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>4</td>
<td>0.60%</td>
<td>724</td>
<td>99.90%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>1</td>
<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
</tr>
<tr>
<td>Total</td>
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</tr>
<tr>
<td>Missing</td>
<td>914</td>
<td></td>
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Type: Categorical
Sample type: All
Asked if b1a=02 (business doesn’t offer retirement plan)

np17: If the state government were to take any of the following steps, how useful would each be at encouraging retirement savings?
np17a: Sharing information about existing retirement savings options with employers and employees. Would this step be very useful, somewhat useful, not too useful, or not at all useful at encouraging retirement savings?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-VERY USEFUL</td>
<td>152</td>
<td>21.00%</td>
<td>152</td>
<td>21.00%</td>
</tr>
<tr>
<td>02-SOMewhat USEFUL</td>
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<td>54.90%</td>
<td>550</td>
<td>75.90%</td>
</tr>
<tr>
<td>03-NOT TOO USEFUL</td>
<td>76</td>
<td>10.50%</td>
<td>626</td>
<td>86.30%</td>
</tr>
<tr>
<td>04-NOT AT ALL USEFUL</td>
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<td>12.80%</td>
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<td>99.20%</td>
</tr>
<tr>
<td>98-DON'T KNOW</td>
<td>4</td>
<td>0.60%</td>
<td>723</td>
<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td><strong>Total</strong></td>
<td>725</td>
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</tr>
<tr>
<td><strong>Missing</strong></td>
<td>914</td>
<td></td>
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</tr>
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</table>

**Type:** Categorical  
**Sample type:** All  
**Asked if b1a=02 (business doesn’t offer retirement plan)**
np17b: Sponsoring a retirement savings plan for employees without a plan at their work.

<table>
<thead>
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<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
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<td>22.80%</td>
<td>165</td>
<td>22.80%</td>
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<tr>
<td>02-SOMewhat USEFUL</td>
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<td>87.00%</td>
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<tr>
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<tr>
<td>98-DON’T KNOW</td>
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<td>0.80%</td>
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<tr>
<td>99-REFUSED</td>
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<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
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</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np17c: Offering a tax credit for businesses that start a retirement plan.

<table>
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<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
<th>Cumulative count</th>
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</thead>
<tbody>
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<td>37</td>
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<tr>
<td>04-NOT AT ALL USEFUL</td>
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<tr>
<td>98-DON’T KNOW</td>
<td>3</td>
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<tr>
<td>99-REFUSED</td>
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<td>0.10%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td><strong>Total</strong></td>
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<tr>
<td><strong>Missing</strong></td>
<td>914</td>
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**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)
np17d: Providing administrative services for a low-cost group retirement plan that different employers could adopt.

<table>
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<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<tr>
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<td>372</td>
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<tr>
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<td>45</td>
<td>6.20%</td>
<td>646</td>
<td>89.10%</td>
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<tr>
<td>04-NOT AT ALL USEFUL</td>
<td>74</td>
<td>10.20%</td>
<td>720</td>
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<tr>
<td>98-DON’T KNOW</td>
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<td>0.40%</td>
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<td>99.70%</td>
</tr>
<tr>
<td>99-REFUSED</td>
<td>2</td>
<td>0.30%</td>
<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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<tr>
<td>Missing</td>
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</tbody>
</table>

**Type:** Categorical  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)

np17e: Is there anything else that the state government could do that would be useful in encouraging retirement savings?

<table>
<thead>
<tr>
<th>Value</th>
<th>Count</th>
<th>Percentage</th>
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<th>Cumulative percentage</th>
</tr>
</thead>
<tbody>
<tr>
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<td>02-NO</td>
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<td>69.40%</td>
<td>690</td>
<td>95.20%</td>
</tr>
<tr>
<td>98-DON’T KNOW</td>
<td>35</td>
<td>4.80%</td>
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<td>100.00%</td>
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<tr>
<td>99-REFUSED</td>
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<td>725</td>
<td>100.00%</td>
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<tr>
<td>Total</td>
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</tr>
<tr>
<td>Missing</td>
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</tbody>
</table>

**Type:** String  
**Valid N:** 725  
**Sample type:** All  
Asked if b1a=02 (business doesn’t offer retirement plan)  
Note: 187 respondents provided open-ended responses describing what else government could do that would be useful in encouraging retirement savings. These responses were recoded to another category when applicable.
For further information, please visit:
pewtrusts.org/retirement-savings

Contact: Ken Willis, communications officer
Email: kwillis@pewtrusts.org
Project website: pewtrusts.org/retirement-savings

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