



Methodology: Retirement Benefits Survey of Decision-Makers at Small to Midsize Businesses

Overview

The Pew Charitable Trusts hired ICF International to conduct a telephone survey with a nationally representative sample of 1,639 private sector small and midsize businesses (those with five to 250 employees) about retirement benefits. The survey used computer-assisted telephone interviewing (CATI) to collect data from interviews done by a trained team that specializes in business interviewing. The survey was fielded from April 26, 2016, through June 29, 2016, in English.

The target population was representatives of small to midsize businesses. Callers requested representatives of the businesses who were the most knowledgeable about benefits and who had input in benefit-related decisions (e.g., owner, CEO, human resource manager). Prior to being interviewed, about one-third of the sample was contacted via letter addressed to either the top executive for the business or the “Human Resources Manager.” Those who received pre-notification letters had a slightly higher response rate than those who did not (10.4 percent vs. 8.1 percent).

The probability sample is based on the Dun & Bradstreet list of businesses stratified by region, business size, and type. The target number of completed interviews was 1,640, with 410 allocated equally to each census region. There were 16 strata: the four census regions, the number of employees (five to 50 or 51 to 250), and whether an enterprise was a goods-producing or a service-producing business.¹ (See Table 1.)

Census region	Stratum	Business size	Business type	Targeted number of completes	Regional results		
					Actual number of completes	Design effect	Margin of error
Northeast	1	5–50	Goods	65			
	2	5–50	Services	317			
	3	51–250	Goods	7			
	4	51–250	Services	21			
	Total				410	325	1.46

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Census region	Stratum	Business size	Business type	Targeted number of completes	Regional results		
					Actual number of completes	Design effect	Margin of error
South	5	5–50	Goods	74			
	6	5–50	Services	305			
	7	51–250	Goods	8			
	8	51–250	Services	23			
	Total			410	503	1.4	5.2%
Midwest	9	5–50	Goods	66			
	10	5–50	Services	318			
	11	51–250	Goods	7			
	12	51–250	Services	19			
	Total			410	372	1.6	6.4%
West	13	5–50	Goods	71			
	14	5–50	Services	7			
	15	51–250	Goods	313			
	16	51–250	Services	19			
	Total			410	439	1.6	5.9%
Total			1,640	1,639	1.7	3.2%	

The combined sample was weighted to match business characteristics based on the U.S. Census Bureau’s business dynamics statistics, again using the four census regions, the number of employees (five to 50 or 51 to 250), and whether an enterprise was a goods-producing or a service-producing business.² The total sample has a sampling error of plus or minus 3.2 percentage points, while regional estimates have an error margin between plus or minus 5.2 and 6.6 percentage points. In addition to the margin of error, readers should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls. The survey has a response rate of 8 percent, fairly common for all types of surveys in 2016.³

Endnotes

- 1 U.S. Census Bureau Center for Economic Studies, "Business Dynamics Statistics—Establishment Characteristics Data Tables," accessed Dec. 15, 2016, http://www.census.gov/ces/dataproducts/bds/data_estab.html.
- 2 Ibid.
- 3 At Pew Research Center, the response rate of a typical telephone survey was 36 percent in 1997 and is just 9 percent today. The general decline in response rates is evident across nearly all types of surveys in the United States and abroad.

For further information, please visit:

pewtrusts.org/retirement-savings

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