

## **Pew Illinois Secure Choice Survey—Methodology**

### **Introduction**

The Pew Charitable Trusts contracted with RAND Corp. to conduct a series of surveys with adults eligible to participate in the Illinois Secure Choice program. Secure Choice, which began enrolling participants in July 2018, is a retirement program facilitated by private sector employers in the state of Illinois who have at least 25 employees and do not offer an employer-sponsored retirement plan. Illinois established the Secure Choice program to automatically enroll such employees into a state-administered Roth IRA with a default contribution of 5% of wages. Eligible Secure Choice participants can opt out of the program during the enrollment period or anytime thereafter. The sample for this study includes “opt-out” persons who chose not to participate in Secure Choice as well as those enrolled in the program (referred to as “remain-in” in the text and tables that follow). Enrolled participants can increase or decrease their contribution rate (including the ability to reduce their contribution to 0% and still be enrolled in the program). The Secure Choice survey was conducted across three waves, at roughly six-month intervals over the course of a year, from March 2020 to April 2021, with a sample of Illinois workers to better understand their experience in the Secure Choice program.

Please note that this report focuses on the methods and response patterns for the Secure Choice survey. For further details on the Secure Choice program, such as eligibility, etc., please contact The Pew Charitable Trusts’ retirement savings project team.

### **Sample**

RAND received sampling data from The Pew Charitable Trusts through Ascensus, the Secure Choice program administrator. This section describes the sampling frames, sampling strategy, and methods to predict the race/ethnicity of potential participants in order to produce adequate sample sizes of African American, Hispanic, and opt-out and remain-in study participants.

### **Sampling frames**

RAND received two sample files: one for Secure Choice members who remained in the program and one for those who opted out. The sample files were provided by Ascensus, the third-party program administrator, and updated lists were generated in February 2020 shortly before the survey went into the field. The files included first and last names and mailing addresses for both entire samples, with email addresses and phone numbers for part of the samples. The initial stages of cleaning these two files involved the removal of duplicates. In some cases, duplicates had the same identification number. Duplicates were identified by matching name and address. There were about 300 instances where the same individual appeared in both the opt-in and opt-out files. Since individuals are automatically enrolled in the program and have to take action to opt out, we treated individuals appearing in both files as having opted out, and we deleted their names from the opt-in file.<sup>1</sup>

Following the removal of all duplicates, the remain-in file contained 123,211 names and was considered to be exhaustive of the remain-in population. The opt-out file contained 13,333 names; however, it included *only* individuals who consented to have further contact from Ascensus. Aggregate reports indicate that 116,931 individuals had opted out at the time RAND obtained the sample. Because we do not have information about individuals who opted out and did not consent to further contact, we do not know how they might differ from those who consented and what bias this might have introduced.

One goal of this study was to compare participation in Secure Choice among different racial/ethnic groups. However, the sample files did not include information about the racial/ethnic identity of Secure Choice members. In order to analyze race/ethnicity, we used the Bayesian Improved Surname Geocoding (BISG) algorithm (Elliott et al. 2013) to estimate the race of individuals in the sample files, with only names and addresses as input.<sup>2</sup> Using the algorithm, we determined an estimated probability that an individual falls into one of the three race/ethnicity categories of interest 1) Hispanic, 2) African American, and 3) Other. Aggregating these probabilities, we estimated that 26.9%, 20.7%, and 52.4% of remain-in individuals are Hispanic, African American, and Other, respectively. Further, we estimated that among the opt-outs, 45.7%, 13.8%, and 40.5% are Hispanic, African American, and Other, respectively. Information on the performance of the BISG is provided below. We were forced to assume that the full opt-out population observes the same demographic breakdown as those who gave consent for further contact.<sup>3</sup> As noted above, because we lacked information about individuals who opted out of Secure Choice but did not consent to further contact, we do not know how the available sample of consenters differs from the full opt-out population.

Due to the uncertainties of response rates and our ability to differentiate the sample using BISG, we conducted a pilot test in November/December 2019 to identify the most effective recruitment methods and the effectiveness of BISG. Based on the pilot, we assumed that 16% of those sampled would respond and that Hispanics would respond at a lower rate. We also assumed that those who had opted out would respond at a slightly higher rate than those who remained in the program.

### Sampling strategy

To optimize power for relevant comparisons without oversampling to the degree of hindering other analyses on account of the disproportionate weighting that would be required, we decided to target the sampling strategy so that the breakdown among respondents would be 35% Hispanic, 25% African American, and 40% Other. This represents moderate oversampling of Hispanics and African Americans. However, the remain-in and opt-out populations do not have equivalent breakdowns across race/ethnicities, so different sampling rates across race/ethnicities would be needed for the two files. To reach our targets under the assumed response rates, it was determined that among the remain-in sample, 39%, 25%, and 36% should be Hispanic, African American, and Other, respectively, whereas 49%, 18%, and 33% of the opt-out sample should fall in those respective race/ethnicity categories. Note that this represents effectively the maximum number of African Americans that we could sample from our limited opt-out sampling frame.

Table 1 shows the frames, population, sample, and assumed respondent breakdown demographically and across remain-in/opt-out status. Cells highlighted in gray indicate values that were observed (i.e., population totals by remain-in/opt-out status and their demographic breakdown), cells highlighted in green indicate values that were assumed (e.g., demographic breakdown of opt-outs and response rates), and cells highlighted in blue are selected as part of the sample design.

**Table 1: The breakdown by race/ethnic status and remain-in/out-opt status of the frame, population, sample, anticipated response rate, and expected respondent set**

	<i>Frame</i>		<i>Population</i>		<i>Sample</i>		<i>Anticipated response rate</i>	<i>Expected respondents</i>	
	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>		<i>N</i>	<i>%</i>
<i>Opt-out</i>									

<b>Hispanic</b>	6,088	45.7%	53,393	45.7%	4,567	49.0%	14.0%	639	42.1%
<b>African American</b>	1,840	13.8%	16,133	13.8%	1,678	18.0%	18.5%	310	20.4%
<b>Other</b>	5,405	40.5%	47,406	40.5%	3,076	33.0%	18.5%	569	37.5%
<b>Remain-in</b>									
<b>Hispanic</b>	33,128	26.9%	33,130	26.9%	3,970	39.0%	13.0%	516	32.2%
<b>African American</b>	25,530	20.7%	25,532	20.7%	2,545	25.0%	17.5%	445	27.8%
<b>Other</b>	64,553	52.4%	64,557	52.4%	3,664	36.0%	17.5%	641	40.0%
<b>Total by race</b>									
<b>Hispanic</b>	39,216	28.7%	86,523	36.0%	8,537	43.8%	13.5%	1,155	37.0%
<b>African American</b>	27,370	20.0%	41,664	17.3%	4,223	21.7%	17.9%	756	24.2%
<b>Other</b>	69,959	51.2%	111,963	46.6%	6,740	34.6%	18.0%	1,210	38.8%
<b>Total by status</b>									
<b>Opt-out</b>	13,333	9.8%	116,931	48.7%	9,321	47.8%	16.3%	1,519	48.7%
<b>Remain-in</b>	123,211	90.2%	123,219	51.3%	10,179	52.2%	15.7%	1,603	51.3%
<b>Total</b>	136,544	100.0%	240,150	100%	19,500	100%	16.0%	3,122	100%

Value observed

Value assumed known

Value selected as part of the sampling plan

Note: Unless value is indicated as observed, values (N) in each cell are estimated based on outlined assumptions. Totals within each block may slightly differ and percentages may not total 100 because of rounding.

As seen in Table 1 above, our sample plan set a target of 49% of the opt-out sample expected to identify as Hispanic, 18% of the opt-out sample to identify as African American, and so forth. However, how do we achieve those targets without knowing the true, self-reported ethnic/racial identity of each individual in the sample frame (and having only estimates of the probability of each individual falling into one of the three race/ethnic categories)? We proposed an optimization framework.

We illustrate this framework for the remain-in sample, where the population size was  $N = 123,219$ , and we targeted sample of size  $n_h = 3,970$ ,  $n_b = 2,545$ , and  $n_w = 3,664$  from the Hispanic, African American, and Other race categories, respectively, for the opt-in sample. Letting  $s_i$  denote the probability that individual  $i$  is sampled for  $i = 1, \dots, N$ , determine  $s_i$  by solving the following optimization program.

Minimize  $E[\text{deff}(s_1, \dots, s_N)]$

subject to

$$p_{h,1}s_1 + \dots + p_{h,N}s_N = n_h,$$

$$p_{b,1}s_1 + \dots + p_{b,N}s_N = n_b,$$

$$p_{w,1}s_1 + \dots + p_{w,N}s_N = n_w,$$

where  $0 < s_i \leq 1$  for  $i = 1, \dots, N$ .

In the above  $p_{b,i}$ ,  $p_{h,i}$ , and  $p_{w,i}$  are the BISG-based probabilities that individual  $i$  is Hispanic, African American, or other for each  $i = 1, \dots, N$ , and where  $E[\text{deff}(s_1, \dots, s_N)]$  is the expected (approximate) design effect of the weights yielded from a sample selected by the sampling probabilities of  $s_1, \dots, s_N$ . In the above, the  $p_i$ 's are treated as known coefficients and the  $s_i$ 's are the variables. Using the Kish approximation to the design effect, calculations show that we can assume  $E[\text{deff}(s_1, \dots, s_N)] \propto \sum_{i=1}^N s_i^{-1}$ . The optimization program is solved by making use of the calibrate function in R.

Note that an alternative method would have been to place all individuals in the sample frames into strata based on their most likely race/ethnicity (as indicated by the BISG probabilities) and to then sample individuals within these strata at the same rate while tweaking the sampling rates to ensure that the desired sample sizes by race/ethnicity are met in expectation. However, such a strategy would have yielded a higher design effect than the one described above.

### Survey pilot test

To better anticipate response and refine recruitment methods, RAND conducted a pilot at the end of 2019. For the pilot, we had a random draw of 2,000 Secure Choice participants (RAND did not oversample African Americans/Latinos for the pilot), and the pilot was conducted in English only.

The pilot included seven variations on a general mail push-to-web approach. Before the pilot went into the field, several steps for the full recruitment were required. These included:

- Programming the baseline survey questionnaire, provided by Pew, into RAND’s online survey system;
- Adding a few questions to the baseline survey for study enrollment (confirming name and contact information);
- Obtaining permission to conduct the study through RAND’s Human Subjects Protection Committee (HSPC);
- Developing an advance (or “invitation”) letter to send to prospective participants, along with a list of Frequently Asked Questions (FAQs); and
- Obtaining the sample from Pew and conducting initial cleaning of the sample.

In addition, RAND printed letters, FAQs, and envelopes, and obtained incentives for the pilot, including customizing the materials for the different pilot conditions.

The recruitment pilot emphasized use of a FedEx mailer to get the attention of prospective participants, with the hope of maximizing opening of the letter and receipt of an advanced incentive (present in most of the pilot conditions). The pilot recruitment varied several features of the mail approach including the mail type (FedEx, USPS, or email), pre-incentive (\$2 cash, \$5 cash, or none), and post-incentive (\$15 Amazon Gift Card, \$15 Global eGift Card, or none). The seven recruitment conditions and number of sample cases assigned to each group are reported in Table 2.

**Table 2: Pilot recruitment conditions**

Experimental features	Treatment groups						
	1	2	3	4	5	6	7
Mail type	FedEx	USPS First Class	FedEx	FedEx	email	FedEx	FedEx
Pre-incentive	\$2 cash	\$2 cash	\$5 cash	\$2 cash	None	None	\$5 cash

<b>Post-incentive</b>	\$15 Amazon Gift Card	\$15 Amazon Gift Card	\$15 Amazon Gift Card	\$15 Global eGift Card	\$15 Amazon Gift Card	\$15 Amazon Gift Card	None
<b>Sample size (N)</b>	500	250	250	250	250	250	250

The approach and materials were submitted to RAND’s HSPC on Nov. 22, 2019, and the study was approved.

The modified baseline survey was programmed into Conformat (RAND’s online survey platform) and tested repeatedly. Testing included verifying that the question text and response options were accurate and appropriately displayed, that skip-patterns were functioning as intended, logos were properly displayed, validation text appeared as intended if a respondent did not answer an item (partially or fully), and the data produced reflected the survey questions and responses. The survey was tested and modified as necessary until these key aspects performed properly.

The RAND team printed and assembled the pilot materials, and the FedEx treatment groups (1, 3, 4, 6, and 7) were picked up for delivery on Monday, Nov. 18, with a Wednesday, Nov. 20 delivery date. Group 2 letters were mailed via the U.S. Postal Service (USPS) on Tuesday, Nov. 18. Material for Group 5 was emailed on Wednesday, Nov. 20.

The pilot sample included i) individuals enrolled in Secure Choice, and ii) those who opted out but indicated their interest in participating in surveys about Secure Choice. As noted above, due to the aggressive timing to field the pilot, the survey was fielded in English only (the full study was conducted in English and Spanish). The email group (5) comprised only those individuals in the sample who provided an email address (approximately 43% of the total). We expected that individuals with an email address might be more likely to respond, and this tendency was evident in the pilot results.

### **Details of the mailed treatment groups**

The FedEx treatment groups were mailed in 9.5 x 12.5-inch (standard letter size) “no pouch” envelopes. Adhesive labels with each recipient’s name and address were printed and affixed to the envelopes. The envelopes contained the advance/invitation letter (English only). If the mailing included a pre-paid cash incentive (of \$2 or \$5), the bill was glue-tacked to the letter. Bills were placed near the center of the page, slightly above center (vertically).

Mailings to the USPS group (2) were sent in No. 10 envelopes with Pew’s logo in the upper left and a RAND return address. The envelopes used metered postage. The contents of these envelopes were identical to the FedEx deliveries, and differed only in that the USPS letters were tri-folded to fit into the envelopes.

Hard-copy reminder letters were sent to all groups except number 5, using USPS and a Pew-branded No. 10 envelope. Group 2 was also sent a final hard-copy reminder via FedEx.

### **Pilot results**

Pilot data collection took place over a roughly one-month field period starting with FedEx packets mailed on Nov. 18; the online survey closed on Dec. 18. During this time, 148 baseline surveys were completed by the 2,000 Secure Choice members selected for the pilot—an unadjusted response rate of 7.4%. These results are

summarized in Table 3 below. Secure Choice members with an email address were twice as likely (10.4%) to respond to the baseline survey compared with Secure Choice members without an email address (4.9%). In addition, 44 participants started the survey and were screened out because they indicated they were not sure if they were enrolled or had opted out of participating in Secure Choice. We believe these individuals should be included in the survey and eliminated the screen-out option for the full survey. Had these 44 participants completed the entire survey, the response rate would have improved from 7.4% to 9.6%.

Undeliverable mail was tracked for the pilot and is reported in Table 2. Overall, rates for FedEx returned/undeliverable packets were low, in the 3% to 4% range. Returns/undeliverables for USPS were much higher, ranging from 11% (group 4) to 15.9% (group 7). USPS return/undeliverable rates are typically in the range of 5% to 10% for commercially available address-based samples.<sup>4</sup> We expect this higher rate is due to the nature of the sample (largely low income/low educational attainment), as apartment/multiunit dwellings have higher undeliverable/return rates than do single-family homes. We also expect that the presence of an email address is negatively correlated with undeliverable/returns, so that while email addresses provide another method to contact prospective survey participants, they are likely to be less present among those with undeliverable mailing addresses. These return/undeliverable rates hinder our ability to contact prospective participants and lower the response rate.

The pilot results in Table 4 include the screened-out respondents. This table also includes an estimate of the cost per completed case. This ranges from a low of \$134.69 (group 2) to a high of \$391.82 (group 7). Relative to the default condition (group 1), group 2 was the only method that resulted in a cost statistically significantly lower at the  $p < .05$  level (\$208 for group 1 and \$134 for group 2). The lower cost of group 2 was due to the higher achieved response rate and the lower cost of the initial mail delivery via USPS instead of FedEx. Group 2 used FedEx reminders for sampled members who did not respond to the initial invitation or subsequent email reminders (if an email address was available). While use of the FedEx reminder added cost, we believe it was important; based on the pilot results; there were nine group 2 participant completes after the FedEx reminders were sent—nearly one-third of the 30 group 2 completes.

**Table 3: Secure Choice pilot results**

Experimental features	Treatment groups													
	1		2		3		4		5	6		7		
Mail type	Priority Mail		USPS First Class		Priority Mail		Priority Mail		Email	Priority Mail		Priority Mail		
Pre-incentive	\$2 cash		\$2 cash		\$5 cash		\$2 cash		None	None		\$5 cash		
Post-incentive	\$15 Amazon		\$15 Amazon		\$15 Amazon		Global eGift Card		\$15 Amazon	\$15 Amazon		None		
Email status	No email	Email	No email	Email	No email	Email	No email	Email		No email	Email	No email	Email	
Number	310	190	148	102	159	91	160	90	250	154	96	155	95	
Sample size (N)	500		250		250		250		250	250		250		
<b>TRACKING responses</b>														
Date invitation sent	11/18/2019		11/18/2019		11/18/2019		11/18/2019		11/20/2019	11/18/2019		11/18/2019		
Complete		11		3		2		6	7		7		3	
First email reminder sent	n/a	11/26/2019	n/a	11/26/2019	n/a	11/26/2019	n/a	11/26/2019	11/26/2019	n/a	11/26/2019	n/a	11/26/2019	
Complete	10	4	6	8	5	2	7		1	0	2	1	0	
First hard-copy reminder sent	12/3/2019	12/3/2019	12/3/2019	12/3/2019	12/3/2019	12/3/2019	12/3/2019	12/3/2019	n/a	12/3/2019	12/3/2019	12/3/2019	12/3/2019	
Complete	2	1			1		2	1		1	3		1	
Second email reminder sent	n/a	12/3/2019	n/a	12/3/2019	n/a	12/3/2019	n/a	12/3/2019	12/3/2019	n/a	12/3/2019	n/a	12/3/2019	
Complete		0		1		1								
Final email reminder sent	n/a	12/9/2019	n/a	12/9/2019	n/a	12/9/2019	n/a	12/9/2019	12/9/2019	n/a	12/9/2019	n/a	12/9/2019	
Complete				3		2			2					
Final hard-copy reminder sent	12/9/2019	12/9/2019	12/9/2019	12/9/2019	12/9/2019	12/9/2019	12/9/2019	12/9/2019	n/a	12/9/2019	12/9/2019	12/9/2019	12/9/2019	
Complete	3	7			1	1	3	2		5	6	1	4	
FedEx reminder sent	n/a		12/9/2019		n/a		n/a		n/a	n/a		n/a		
Complete			5	4										
Returned/Undeliverable	N	Percent	N	Percent	N	Percent	N	Percent	n/a	N	Percent	N	Percent	
USPS – Sent	946		483		480		471		n/a	479		491		
USPS – Returned	99	10.5%	45	9.3%	49	10.2%	26	5.5%	n/a	44	9.2%	58	11.8%	
FedEx – Sent	500		232		250		250		n/a	250		250		
FedEx – Returned	18	3.6%	9	3.9%	8	3.2%	10	4.0%	n/a	10	4.0%	11	4.4%	
Total completes	15	23	11	19	7	8	12	9	10	6	18	2	8	
Response rate by email status	4.8%	12.1%	7.4%	18.6%	4.4%	8.8%	7.5%	10.0%	4.0%	3.9%	18.8%	1.3%	8.4%	
Response rate overall	7.6%		12.0%		6.0%		8.4%		4.0%	9.6%		4.0%		
	N	Percent												
Overall response (email)	95	10.4%												
Overall response (no email)	53	4.9%												
Overall response	148	7.4%												

**Table 4: Secure Choice pilot response and cost per complete by treatment group**

Group	Description	n	Response rate**			Cost per complete		
			Estimate	Standard error	p-value*	Estimate	Standard error	p-value*
1	\$2 pre-incentive; \$15 post-incentive Amazon; FedEx	500	9.8%	1.3%	---	\$207.92	\$26.17	---
2	\$2 pre-incentive; \$15 post-incentive Amazon; USPS w/ final FedEx reminder	250	15.6%	2.3%	0.020	\$133.69	\$17.46	0.018
3	\$5 pre-incentive; \$15 post-incentive Amazon; FedEx	250	8.8%	1.8%	0.659	\$264.09	\$50.72	0.325
4	\$2 pre-incentive; \$15 post-incentive Gift Card Choice; FedEx	250	11.2%	2.0%	0.552	\$183.77	\$30.06	0.545
5	No pre-incentive; \$15 post-incentive Amazon; Email only	250	4.4%	1.3%	0.010	\$248.18	\$68.74	0.584
6	No pre-incentive; \$15 post-incentive Amazon; FedEx	250	11.6%	2.0%	0.447	\$160.84	\$25.46	0.197
7	\$5 pre-incentive; No post-incentive; FedEx	250	5.6%	1.5%	0.051	\$391.82	\$101.74	0.080

\*p-values compare the respective estimate to the corresponding estimate for Group 1.

\*\*Response rates in this table include screened-out cases (not included in Table 2).

### Retention strategy

Given the challenge of recruiting Secure Choice-eligible persons to participate in a series of three surveys, we implemented two strategies to retain as many respondents as possible. First, we conducted two “contact update” surveys. The first took place between the Baseline survey and Wave 1; the second took place between Wave 1 and Wave 2. The contact update surveys included an email invitation to update or confirm respondents’ current contact information (email and street mailing address) and included an incentive of \$5 for completion. Email reminders were sent, and a hard-copy version (including a postage-paid return envelope) was provided to those who did not respond to the email invitation. Second, we offered a \$25 bonus to respondents who completed all three substantive surveys (Baseline, Wave 1, and Wave 2). We emphasized the bonus payment in the initial invitation to the Baseline survey and repeatedly throughout the data collection period.

Other than the baseline recruitment invitation letter, which included cash, all incentives were provided using Virtual Incentives e-gift cards. Recipients were able to choose from a variety of major national retailers (e.g., Amazon, Walmart, Target, etc.).

### Baseline survey

Based on the pilot, in collaboration with colleagues at The Pew Charitable Trusts, we decided to use the recruitment method for group 2 from the pilot for the full sample survey effort. This method used USPS metered postage to send a No. 10 envelope with a Pew logo and RAND return address. The envelope included an invitation letter with a \$2 bill glue-tacked to the letter, with FAQs on the back. The letter and logos were printed in black and white (see Appendix A).

- The baseline survey was fielded from March 2 through May 14, 2020. This period overlapped considerably with the first shutdowns caused by the COVID-19 pandemic.
- Based on the pilot test of recruitment methods conducted from Nov. 18 to Dec. 18, 2019, we decided to use a mail push-to-web approach.
- During the baseline fielding:



- 19,500 invitations were sent to eligible study participants.
- 2,276 invited participants completed the baseline survey.
- 235 invited participants partially completed the baseline survey, were retained in the data file, and will be invited to participate in subsequent waves.

The mailed materials were provided in English to all sampled Secure Choice members and also in Spanish to members predetermined to have a reasonable likelihood of speaking Spanish based on the BISG method previously described. The envelope was addressed to the Secure Choice member identified in the sample files.

The baseline survey collected a variety of information from current/former Secure Choice participants, including confirmation of contact information (email and mailing address), participation in Secure Choice, basic demographics (including racial/ethnic identity), financial health, trust in institutions, and retirement plans. A copy of the survey questionnaire as fielded during the baseline administration is included in Appendix A. All materials were submitted to, and approved by, the RAND Human Subjects Protection Committee prior to fielding.

**Baseline survey responses**

Invitations were sent via USPS to a sample of 19,500 eligible study participants in English (and Spanish as appropriate). The first invites were mailed on Feb. 26; the first completed survey was registered on March 2. As noted above, the initial packets were sent in No. 10 envelopes with a Pew Charitable Trusts logo, and they included an invitation letter with a \$2 bill glue-tacked to the letter and FAQs on the reverse side. The Invitation letter was printed on Pew letterhead. Spanish-likely individuals were mailed materials in both English and Spanish.

Based on the sample design described above, the distribution of invitations included 52% Secure Choice participants who remained in the program and 48% who chose to opt out. The sample included email addresses for about 37% of those sent an invitation. Approximately 55% of the sample received materials in English only; 45% (8,747 individuals) received invitation materials in English and Spanish.

After the initial mailing of invitations via USPS, we followed with email and hard-copy reminders sent by USPS and FedEx. The schedule for mailing and emails is reported in Table 5.

**Table 5: Baseline survey mail and email invitation and reminder schedule**

Mail type	Date sent	Undeliverable/Bounceback
Initial invitations by USPS	2/26-2/28/2020	1,739
First email reminder	3/11/2020	0
First hard-copy reminder by USPS	3/17/2020	1,034

Second email reminder	3/24/2020	1
Final hard-copy reminder by FedEx	3/27-3/31/2020	86
Third email reminder	4/9/2020	27
Fourth email reminder	4/14/2020	50
Fifth email reminder (partials only)	4/30/2020	6

RAND tracked mail returns throughout the baseline survey administration, and a summary of returned mail is reported in Table 6. Initial invitations were mailed in No. 10 envelopes via USPS to 19,500 sampled study participants; 1,739 invitations were returned (an 8.9% undeliverable rate). Undeliverable codes were processed using standards of the American Association for Public Opinion Research (AAPOR), and the main reason the mail was returned is indicated in Table 6. By far the most common reason invitations were undeliverable was due to “Undeliverable as Addressed,” accounting for 77% of all returned invitations. Addresses that did not result in successful delivery were not used in subsequent mailings (although undeliverable mail was frequently not returned quickly enough to avoid including in the next mail batch). The FedEx final reminder had by far the lowest rate of return, less than 1%.

**Table 6: Summary of baseline survey undeliverable mail<sup>5</sup>**

Disposition code	Initial invitation (USPS)	1st reminder (USPS)	2nd reminder (FedEx)	Combined
<b>3.1: Nothing known about respondent or address</b>				
Subtotal	3	7	52	62
<b>3.2: Unknown if eligible respondent at address</b>				
3.23 (Refused to accept)	11	3	0	14
3.25 (Cannot be delivered)*	215	104	3	322
Subtotal	226	107	3	336
<b>3.3: Unknown whereabouts, mailing returned undelivered</b>				
3.31 (Undeliverable as addressed)**	1,339	881	22	2,242
3.32 (Moved, left no address)	20	17	9	46
3.34 (Temporarily away)	7	1	0	8
3.35 (Unclaimed)	11	15	0	26
Subtotal	1,377	914	31	2,322
<b>3.4: Returned with forwarding information</b>				
Subtotal	133	6	0	139

<b>Total returned</b>	<b>1,739</b>	<b>1,034</b>	<b>86</b>	<b>2,859</b>
Total sent	19,492	16,712	13,615	49,819
Return rate	8.9%	6.2%	0.6%	5.7%

Given the large number of letters that were undeliverable based on the “undeliverable as addressed” code, we further break down categories based on AAPOR codes in Table 7. For the USPS mailings, the undeliverable as addressed code was split between “addressee not known at place of address” and “unable to forward/not deliverable as addressed.” In contrast, the most common reason for FedEx undeliverables was “no such address.”

**Table 7: Summary of “Undeliverable as Addressed” (Code 3.31)**

<b>Disposition code</b>	<b>Initial invitation (USPS)</b>	<b>1st reminder (USPS)</b>	<b>2nd reminder (FedEx)</b>	<b>Combined</b>
<b>3.31: Undeliverable as addressed</b>				
3.311 (Attempted — addressee not known at place of address)	458	373	3	834
3.312 (Postal box closed)	1	0	2	3
3.313 (No such address)	184	183	15	382
3.314 (Unable to forward/not deliverable as addressed)	681	317	0	998
3.31X (No further detail)	15	8	2	25
<b>Total</b>	<b>1,339</b>	<b>881</b>	<b>22</b>	<b>2,242</b>

We tracked survey responses, both completes and partials, over time. Table 8 reports the sample design, target number of completes by strata, and responses to the data collection effort over time. Note that this table summarizes responses from the full sample fielding (and not the pilot). The race/ethnic group reporting in the dated columns is based on the self-reported identity of survey respondents. Note that a small number (about 16) identified as both African American and Hispanic. Table 8 provides characteristics only for respondents who fully completed the survey.

In addition to the 2,276 respondents who fully completed the baseline survey as part of the main sample, an additional 148 current or former Secure Choice members completed the survey as part of the pilot conducted in November and December 2019; this brings the total number of fully completed surveys to 2,424. Finally, we included an additional 132 partially completed surveys (2 from the pilot and the rest from the main sample) in the June 6, 2020, version of the baseline data file. The partially completed cases finished at least the screener question and the enrollment section (E) of the survey and provided enough information to reasonably calculate a survey weight. When the cases from the pilot,

main sample, and partials are combined, the baseline data file includes 2,556 cases, and the characteristics of the sample file are reported in Table 8.

**Table 8: Characteristics of baseline survey respondents by sample**

		<i>Sample</i>		<i>Target respondents</i>		<i>Baseline</i>	
		<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>	<i>N</i>	<i>%</i>
<b><i>Opt-out</i></b>	<b>Hispanic</b>	4,567	49.0%	639	42.1%	342	31.1%
	<b>African American</b>	1,678	18.0%	310	20.4%	332	30.2%
	<b>Other</b>	3,076	33.0%	569	37.5%	424	38.6%
<b><i>Remain-in</i></b>	<b>Hispanic</b>	3,970	39.0%	516	32.2%	429	29.4%
	<b>African American</b>	2,545	25.0%	445	27.8%	478	32.8%
	<b>Other</b>	3,664	36.0%	641	40.0%	551	37.8%
<b><i>Total</i></b>	<b>Hispanic</b>	8,537	43.8%	1,155	37.0%	771	30.2%
	<b>African American</b>	4,223	21.7%	756	24.2%	810	31.7%
	<b>Other</b>	6,740	34.6%	1,210	38.8%	975	38.1%
<b><i>Total</i></b>	<b>Opt-out</b>	9,321	47.8%	1,519	48.7%	1,098	43.0%
	<b>Opt-in</b>	10,179	52.2%	1,603	51.3%	1,458	57.0%

**Pilot and baseline survey response rates**

The pilot sample included 2,500 eligible study participants, and the main sample included 19,500—all were invited to participate in the baseline survey. We do not have any reason to believe that any of the sample members who were sent an invitation were not eligible to participate; that is, we believe everyone mailed an invitation was eligible to participate in the Secure Choice program. We make this assumption based on the source of the sample: Ascensus, the Secure Choice program administrator. Many respondents reported in the survey not knowing whether they were Secure Choice participants. Despite this knowledge gap, we believe everyone sent an invitation was eligible to participate in the survey. Calculating response rates using AAPOR standards<sup>6</sup> leaves two reporting options: RR1 (does not include partial interviews as completes) and RR2 (includes partial interviews as completes). Since all cases are assumed eligible, the denominator is 2,500 (pilot sample) plus 19,500 (full sample) for a total of 22,000. The RR1 for the baseline survey is 11.1% (2,433/22,000), and the RR2 is 11.6% (2,556/22,000).

We are disappointed in the response rate and expected it to be higher based on the pilot and our past survey experience. Admittedly, the pilot was small and did not provide a lot of precision on which to base the full sample response. The other major unknown is the impact of the COVID-19 pandemic on response rates. Low response rates, in and of themselves, are not indicative of data quality or nonresponse bias. And in the context of a world where general population survey response rates are typically in the single digits, 11% is respectable. Given the longitudinal nature of the study, however, retaining as many of the 2,556 baseline respondents as possible to achieve the analytical objectives of this study is important.

## Performance of the BISG algorithm

The ability of our designed sample to obtain the desired counts in each domain is dependent upon response patterns but also upon the accuracy of the race/ethnicity probabilities as estimated through BISG. To assess the accuracy of the probabilities, we used data from the main baseline survey plus the pilot to compare the BISG race/ethnic probabilities to the self-reported race/ethnicity of the 2,487 respondents included in the analytic file (see the section on weighting for details regarding the process of determining which respondents were included in the analytic file).

First, we aggregated the reported BISG probabilities for each race class to determine the expected number of those 2,487 respondents that would fall into each race class. The expected numbers are compared to the true observed counts in Table 9 (below). The BISG algorithm performed well, but perhaps slightly underestimated African Americans and overestimated those in the “Other” category.

**Table 9: The expected versus observed counts by race/ethnic group for respondents to the pilot**

	Expected	Observed
Hispanic/Latino	703.5	810
African American	789.5	754
Other	1,063.0	923

Next, we assigned each individual a “predicted race” by determining which of the race classes observes the highest probability for that individual. Table 10 provides a cross tab of the observed races (rows) with the predicted ones (columns). The most common source of categorization error appears to be that individuals who are predicted to be in the “Other” group turn out to be African American.

**Table 10: Cross tab of observed versus predicted counts by race/ethnic group for respondents to the pilot**

		Predicted race		
		Hispanic	African American	Other
Observed race	Hispanic	693	13	48
	African American	20	614	176
	Other	53	54	816

Finally, to help evaluate the accuracy of the BISG estimated probabilities in general, we considered the predicted races as a function of the value of the maximum probability that led to the prediction. Those probabilities are categorized the table below. From Table 11, we see that the predicted probability estimates are fairly representative of the true likelihoods.

**Table 11: The rate of correctly predicted race/ethnic groups broken down by categorizations of the probability that led to the prediction**

	Match	Mismatch	Rate
(0,0.5]	18	23	43.9%
(0.5,0.75]	189	166	53.2%
(0.75,0.9]	265	99	72.8%
(0.9,0.95]	244	48	83.7%
(0.95,0.99]	565	72	88.7%
(0.99,1]	734	64	92.0%

### Weighting

The first step to create weights for the Pew auto-enroll baseline survey was to determine which cases would receive a weight. Between the pilot and main baseline survey, 2,424 respondents returned complete data and 244 returned partially completed data. Among respondents with partially completed surveys, the determination was made to keep in the analytic file (and therefore assign a weight to) any respondent who completed at least 25% of the questions to which he or she was eligible to respond. As a result, 132 of the partially completed surveys were kept (and 112 were dropped), meaning the analytical file contains data on 2,556 individuals (each of which received a weight).

Next, each case that met our threshold for inclusion was given a design weight, which was set as the inverse of the case’s sampling probability. The sampling probabilities were determined from the optimization framework outlined herein (and are denoted by  $s_i$  in the Sampling Strategy section above). Note that since only a portion of those who opted out appeared in the sampling frame for opt-outs, each opt-out case’s sampling probability is multiplied by a factor of  $M/N$  (where  $M$  is the number of opt-out cases that appear in the sampling frame, and  $N$  is the number of opt-out cases that appear in the population) prior to determining the respective design weight.

Effectively, design weights can be used to make the set of those sampled resemble the overall population. However, the set of respondents may differ systematically from those that were sampled due to differential patterns of nonresponse. Adjustments were made for such patterns through the use of nonresponse weights. Nonresponse weights are calculated by modeling the probability that an individual responds to the survey (in this case, response is treated as being equivalent to being included in the analytic sample) as a function of characteristics (i.e., covariates) of that individual. Such covariates must be available for all sampled individuals (not just respondents).

It was determined that the sample should be weighted separately on the basis of remain-in/opt-out status so that all possible interactions with this status could be captured in the model. Furthermore, the sample was also broken down based on whether an individual was included in the pilot sample, since different sampling mechanisms were used for the pilot and baseline samples. As such, a nonresponse model was run separately for each of the following four groups:

- 1) Opt-in from the pilot
- 2) Opt-out from the pilot
- 3) Opt-in from the main sample

#### 4) Opt-out from the main sample

We speculated that the following covariates were possible predictors of nonresponse for the groups:

- BISG-based probability of being African American
- BISG-based probability of being Hispanic
- Nonnegative contribution rate<sup>7</sup>
- Account funded<sup>8</sup>
- An indicator “*chicago*” of residence in the Chicago area<sup>9</sup>
- Probability of being male<sup>10</sup>
- Enrollment wave

Note that the contribution rate and account-funded variables cannot be used for those who opt out as they are not available for such individuals. Prior to fitting the nonresponse models, we assessed missingness in these predictors. The gender variable had the most missingness (with 4% missing across all sampled individuals); the Primary Rural-Urban Commuting Area (RUCA) variable was missing for 0.2% of cases. There was no other missingness across the variables. As such, imputations were created to fill in the missing values so that cases with missing values did not have to be excluded from the model.<sup>11</sup>

For each of the four groups, the estimated response probability for each responding individual was determined from a logistic model fit using a subset of the above predictors across the complete set of contacted individuals for that group. The outcome of this model is an indicator of whether the individual is part of the analytic file. The specific subset of predictors was determined by finding the predictor set that minimizes the Akaike information criterion (AIC)—this criterion was calculated for all possible combinations of predictors.

Based upon the AIC calculations, the BISG-probability of being Hispanic was used in the nonresponse model for all four groups; the account-funded indicator was used in the nonresponse model for the first and third groups (using the ordering listed above); the Chicago indicator was used for the third group; the gender indicator was used for the second, third, and fourth groups; and the wave was used for the first and third groups. The BISG probability of being African American, the contribution rate indicator, and the RUCA variable were not used in any of the models.

The nonresponse weight for each responding individual was set as being the inverse of the probability of response as estimated using the aforementioned logistic models. The final weights were determined by first taking the product of the design weights and the nonresponse weights and then blending the resulting weights for the main and pilot samples using formulas from Robbins et al. (2019).<sup>12</sup> The design effect for the final weights was approximated to be 1.18.<sup>13</sup>

**Table 12: Distribution of population, sample, and unweighted and weighted respondents**

	<i>Population</i>		<i>Sample</i>		<b>Respondents (Counts)</b>		<b>Respondents (Weighted)</b>	
	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%	<i>N</i>	%
<b>Opt-out</b>								
<b>Hispanic</b>	53,393	45.7%	4,567	49.0%	342	31.1%	52,921	46.0%
<b>African Am</b>	16,133	13.8%	1,678	18.0%	332	30.2%	21,927	19.0%
<b>Other</b>	47,406	40.5%	3,076	33.0%	424	38.6%	40,304	35.0%
<b>Total</b>	116,931	100.0%	9,321	100.0%	1,098	100.0%	115,152	100.0%
<b>Remain-in</b>								
<b>Hispanic</b>	33,130	26.9%	3,970	39.0%	429	29.4%	32,268	26.9%
<b>African Am</b>	25,532	20.7%	2,545	25.0%	478	32.8%	32,153	26.8%
<b>Other</b>	64,557	52.4%	3,664	36.0%	551	37.8%	55,703	46.4%
<b>Total</b>	123,219	100.0%	10,179	100.0%	1,458	100.0%	120,124	100.1%
<b>Total</b>	<b>240,150</b>		<b>19,500</b>		<b>2,556</b>		<b>235,276</b>	

Note: Value (N) totals within each block may slightly differ and percentages may not total 100% because of rounding.

Table 12 provides a summary of the Secure Choice population by opt-out and remain-in status and race/ethnicity. The table shows that there is some disagreement between the weighted respondents and the population for the African American and Other categories. In short, there are more African Americans and fewer in the “Other” category in the respondent set than was expected in the population. This is a consequence of some minor inaccuracies in the BISG probabilities (as outlined in the Performance of the BISG Algorithm section), not the weighting.

### Contact update survey #1

From the outset, RAND proposed conducting two contact update surveys, the first between the Baseline and Wave 1 surveys and the second roughly midway between Wave 1 and Wave 2. Given the lower-than-desired response rates to the baseline survey, the contact updates were an important part of the engagement and retention strategy. The intention was to have more frequent contact with study participants than every six months in the hope that more frequent contact would keep them engaged, interested, and completing Secure Choice surveys.

The contact update surveys involved sending those who had completed the baseline survey an email invitation to complete a very short survey that either updated or confirmed their contact information; the invite included a \$5 post-incentive. In addition to email reminders, a hard-copy reminder was sent, including a paper version of the survey and a postage-paid, pre-addressed envelope in which to return completed hard copies. The online and hard-copy versions of the survey were provided in English for



those who completed the baseline survey in English, and in English and Spanish for those who completed the baseline survey in Spanish.

**Key results from contact update survey #1**

- The first contact update survey was fielded from June 3 through June 29, 2020.
- During the fielding:
  - Invitations were sent to 2,686 study participants.<sup>14</sup> These were individuals who completed at least the initial portion of the baseline survey, administered prior to this contact update survey.
  - 1,185 invited participants completed the contact update survey (a 44.1% completion rate).
    - Of those who completed the contact update survey, 104 mailed in their response.
    - Of those who completed the contact update survey, 93 recorded new contact information in their survey response.

**Contact update survey #1 response**

Email invitations were distributed to 2,686 study participants on June 3, 2020. These participants had completed the baseline survey. Two email reminders followed the initial email invitation. Following these email reminders, a hard-copy reminder was sent via USPS in a No. 10 envelope. A third and final email reminder was distributed prior to the survey closing on June 29, 2020. The schedule for mailing and emails is reported in Table 13.

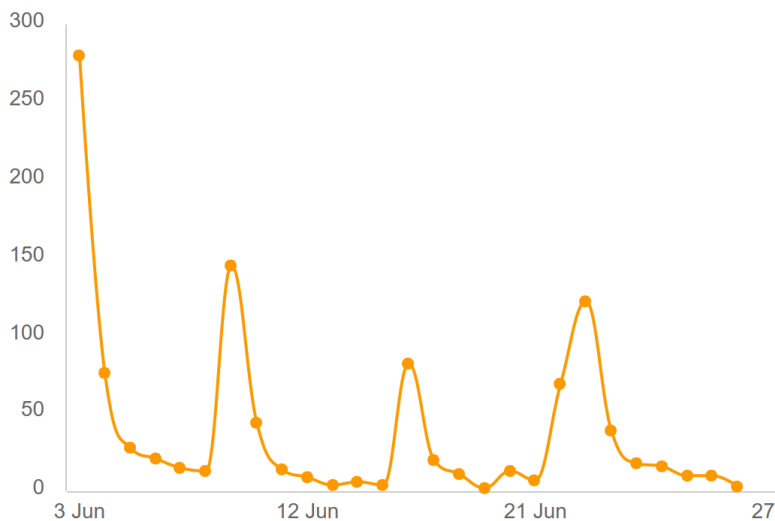
**Table 13. Contact update survey #1: mail and email invitation and reminder schedule**

<b>Mail type</b>	<b>Date sent</b>
Email invitation	6/3/2020
First email reminder	6/9/2020
Second email reminder	6/16/2020
Hard-copy reminder sent via USPS	6/16/2020
Third email reminder	6/23/2020

In the hard-copy reminder mailed to participants on June 16, 2020, recipients were given the option of completing the survey through the provided online link and login information or filling out the form on the back of the hard-copy reminder to verify or update their contact information and returning the survey to RAND, which manually entered the data and included it in the total responses. Participants who completed contact update survey #1 in any form received a \$5 incentive through a Virtual

Incentives link via their email. As expected, survey completions aligned with the schedule of email and mail reminders sent for the contact update survey. Figure 1 describes the contact update survey completions from the time the survey opened to when it closed.

**Figure 1. Contact update survey #1 responses over time**



### Secure Choice Wave 1

Highlights of the Wave 1 survey administration include:

- Wave 1 was fielded from Sept. 15 through Nov. 8, 2020.
- This was the second of three surveys of adults eligible to participate in the Illinois Secure Choice program.
- During the fielding:
  - 2,554 invitations were sent to study participants who fully completed, or completed at least the initial portion of, the baseline survey. These participants also received an invitation to a contact update survey administered roughly three months after the baseline survey.
  - 1,425 invited participants completed the Wave 1 survey (a 55.7% completion rate).
    - Of that number, 136 mailed in their response in a hard-copy version of the survey distributed through FedEx.
    - Telephone reminder calls were conducted after the second email reminder. The RAND Survey Research Group (SRG) contacted 461 potential respondents and of those cases, 74 completed the Wave 1 survey.

## Wave 1 survey response

Email invitations were distributed to 2,554 study participants on Sept. 15, 2020. A total of seven reminders were emailed to participants for the Wave 1 survey. Two email reminders followed the initial email invitation. Following this, a hard-copy version of the Wave 1 survey was distributed via FedEx to all remaining Wave 1 participants with an incomplete or partial status. An additional three survey reminders were then emailed in the month of October.

Given the relatively low response to the baseline survey and the importance of retaining as many baseline responders as possible, RAND decided it had sufficient budget to conduct some telephone reminders among Wave 1 nonresponders with a telephone number. The RAND Survey Research Group (SRG) conducted reminder phone calls to participants with a known phone number (from the sample file) and either an incomplete or partially complete status. Reminder phone calls began Oct. 23 and were conducted daily until the conclusion of the reminder schedule on Nov. 8. Note that the purpose of the phone calls was to resend the survey link and remind participants to complete the survey and confirm or update their contact information (the Wave 1 survey was not eligible for phone completion). During the phone call period, a sixth and seventh email reminders were sent to participants. The schedule for mailing and emails is reported in Table 14.

**Table 14. Secure Choice Wave 1 survey: mail, phone, and email invitation and reminder schedule**

<b>Mail type</b>	<b>Date sent</b>
Email invitation	9/15/2020
First email reminder	9/23/2020
Second email reminder	9/29/2020
Hard copy of survey sent via FedEx	10/5/2020
Third email reminder	10/5/2020
Fourth email reminder	10/13/2020
Fifth email reminder	10/20/2020
SRG Phone Center start	10/23/2020
Sixth email reminder	10/27/2020
Seventh email reminder	11/3/2020

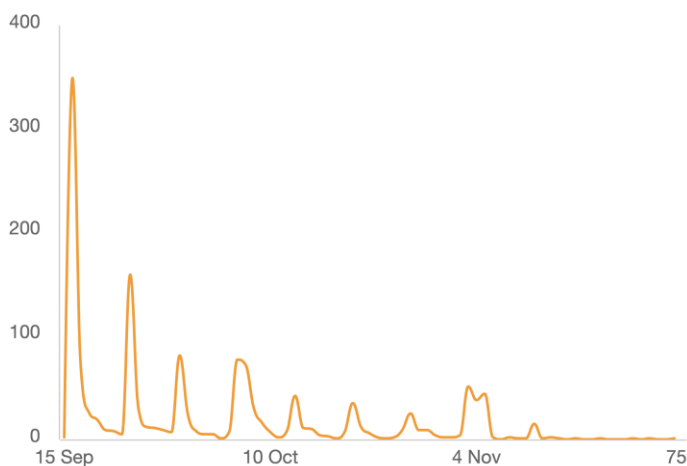
In the hard-copy version mailed to participants on Oct. 5, 2020, participants were given the option of completing the survey online using the login information on the front cover of the survey booklet, or alternatively to complete the hard-copy survey booklet and return it to RAND in the provided postage-paid envelope. Hard-copy surveys received by RAND were manually entered into the online survey systems and included in the total responses.

Participants who completed the Wave 1 survey in any form received a \$15 incentive through a Virtual Incentives link via email. As expected, survey completions aligned with the schedule of email and mail reminders sent for the Wave 1 survey. The Wave 1 survey was required for participants to receive the \$20 bonus incentive for completing all three main surveys (baseline, Wave 1, and Wave 2).

In total, 1,425 of the 2,554 who received an invitation fully completed the Wave 1 survey, a completion rate of 55.7%. There were an additional 76 partially completed surveys. Upon review, 18 of the partials substantively completed enough of the Wave 1 survey to be included in the weighted Wave 1 data file, for a sample size of 1,443. With the partials included, the Wave 1 completion rate was 56.5%.

Figure 2 describes the Wave 1 survey completions over time, from its opening to its closing.

**Figure 2. Wave 1 responses over time**



## **Contact update survey #2**

The second contact update survey was fielded in January 2021. Invites were sent to the same sample as the first contact update survey—that is, the 2,556 who completed enough of the baseline survey to receive a weight. Respondents were again offered \$5 to complete a very short survey that either updated or confirmed their contact information. Hard-copy reminders were also sent, including a paper version of the survey and a postage-paid, pre-addressed envelope in which to return completed copies.

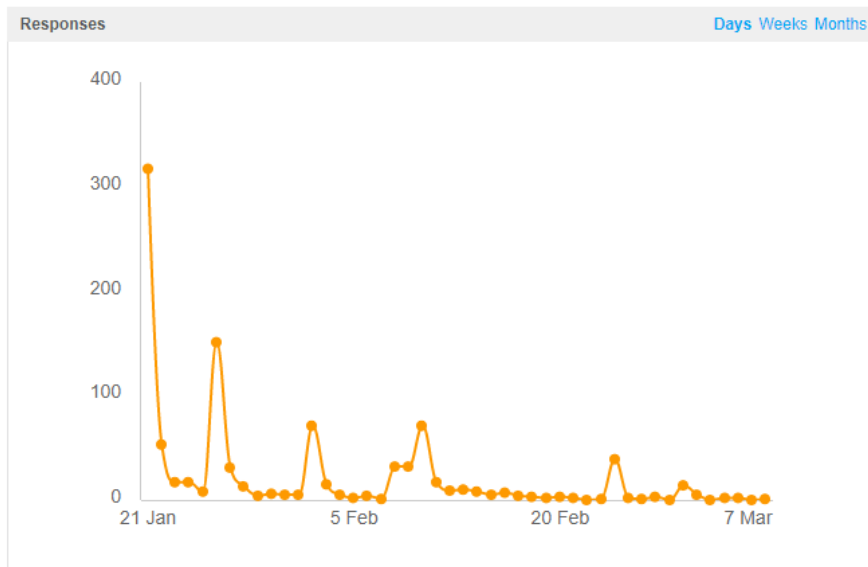
The online and hard-copy versions of the survey were provided in English for those who completed the baseline survey in English, and in English and Spanish for those who completed the baseline survey in Spanish.

The second contact update survey was completed by 1,000 of the 2,556 individuals invited to complete it, a completion rate of 39.1%. The schedule for invites, mailings, and reminders is reported in Table 15. Responses tracked over time are reported in Figure 3.

**Table 15: Contact update #2 schedule**

Mail type	Date sent
Email invitation	1/21/2020
First email reminder	1/26/2020
Second email reminder	2/2/2020
Hard-copy reminder	2/2/2020
Third email reminder	2/10/2020

**Figure 3: Contact update #2 responses over time**



## Secure Choice Wave 2

Highlights from the final survey fielded as part of the Secure Choice study include:

- The Wave 2 Survey was fielded from March 18 through April 25, 2021.
- This was the last in a series of three surveys of adults eligible to participate in the Illinois Secure Choice program
- During the fielding:
  - 2,554 invitations were sent to study participants who fully completed, or completed at least the initial portion of, the baseline survey. These participants also received an invitation for the Wave 1 survey and two contact update surveys administered roughly three months after the baseline and Wave 1 surveys, respectively.
  - 1,232 invited participants completed the Wave 2 survey (a 48.2% completion rate).
    - Of that number, 78 mailed back a hard-copy version of the survey distributed through FedEx.
    - We did not conduct phone call reminders for Wave 2. Based on the Wave 1 experience, the cost and limited impact did not warrant repeating the process.

Email invitations were distributed to 2,554 study participants on March 18, 2021. A total of six reminders were emailed to participants for the Wave 1 survey. Three email reminders followed the initial email. Then a hard-copy version of the Wave 2 survey was distributed, via FedEx, to all remaining Wave 2 participants with an incomplete or partial status. Three more survey reminders were emailed in April 2021.

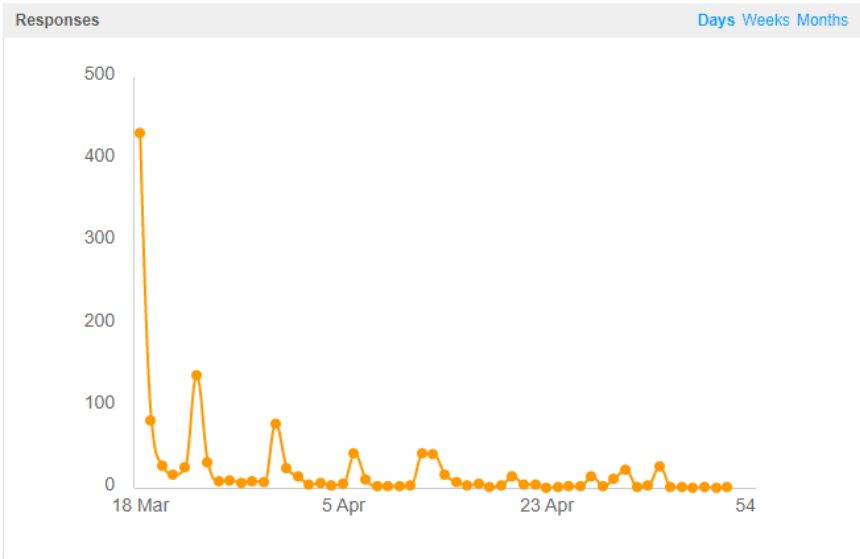
Responses were received from 1,232 of the 2,554 Secure Choice-eligible persons invited to take the survey, a completion rate of 48.2%. Of the responses, 1,211 were fully completed surveys, and 41 were partially completed. About half (21) of the partials contained enough responses to warrant inclusion in the final data file and received a weight. The survey schedule for Wave 2 is reported in Table 16.

**Table 16: Secure Choice Wave 2 schedule**

<b>Mail type</b>	<b>Date sent</b>
Email invitation	3/18/2021
First email reminder	3/23/2021
Second email reminder	3/30/2021
Third email reminder	4/6/2021
Hard-copy survey sent by FedEx	4/9/2021
Fourth email reminder	4/13/2021

Fifth email reminder	4/20/2021
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**Figure 4: Secure Choice Wave 2 completes over time**



**Attrition**

We used several methods to limit attrition, including two contact update surveys to engage participants at roughly three-month intervals, and incentives that potentially totaled \$80 (\$15 for each of the substantive surveys, two contact updates at \$5 each, and a final bonus of \$25 for completing all three of the substantive surveys). Without an experiment, it is not possible to know what our attrition rate would have been without these strategies, but they certainly did not prevent attrition. We experienced the largest dropoff in participation between the baseline survey and Wave 1, with 44% (1,133) of baseline respondents failing to complete Wave 1. Between Wave 1 and Wave 2, the completed sample size was reduced by an additional 7.5% (191) relative to the baseline survey, for a total attrition rate of just over half (51.8%).

**Table 17: Attrition across Secure Choice surveys**

Survey phase	Completes*	Attrition	
		Number lost	Percentage lost
Baseline	2,556		
Wave 1	1,423	1,133	44.0%

Wave 2	1,232	1,324	51.8%
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*\* We consider participants who received a weight in the data file a “complete.”*

The total of Wave 2 completes (1,232) included a small number of respondents who completed the Baseline and Wave 2 surveys (132). A larger number (339) completed the baseline and Wave 1 surveys, but not Wave 2. In total, 1,100 respondents completed all three data collection components, as reported in Table 18. The proportion of respondents who completed all three surveys across Secure Choice opt-out (42%) and remain-in (58%) groups were close to the fielded sample (48% and 52%, respectively) and reasonably well-balanced by race/ethnicity as well (see Table 19).

**Table 18: Completes by wave (determined only by having a weight)**

	Count
<b>All surveys</b>	1,100
<b>Baseline + Wave 1</b>	339
<b>Baseline + Wave 2</b>	132
<b>Baseline only</b>	985
<b>Total</b>	<b>2,556</b>



**Table 19. Opt-out and opt-in race/ethnicity counts by survey completion groups**

		Baseline only		Baseline + W1		Baseline + W2		Full complete	
		n	%	n	%	n	%	n	%
<b>Opt-out</b>	<b>Hispanic</b>	145	34.9%	41	27.2%	22	38.6%	134	28.7%
	<b>African American</b>	120	28.9%	59	39.1%	14	24.6%	122	26.1%
	<b>Other</b>	150	36.1%	51	33.8%	21	36.8%	211	45.2%
<b>Opt-in</b>	<b>Hispanic</b>	163	28.6%	48	25.5%	33	44.0%	185	29.2%
	<b>African American</b>	220	38.6%	72	38.3%	14	18.7%	172	27.2%
	<b>Other</b>	187	32.8%	68	36.2%	28	37.3%	276	43.6%
<b>Total (n=2556)</b>		<b>985</b>		<b>339</b>		<b>132</b>		<b>1,100</b>	

*\*Completion is defined by receiving a weight. Overlap of Hispanic/African American is defined as Hispanic.*

## **APPENDIX A**

ADVANCE LETTER AND FAQs (ENGLISH)

BASELINE QUESTIONNAIRE (ENGLISH)

WAVE 1 QUESTIONNAIRE (ENGLISH)

WAVE 2 QUESTIONNAIRE (ENGLISH)



February 26, 2020

Dear ^first\_name^ ^last\_name^:

As a current or former participant in the new Illinois Secure Choice program, which creates individual retirement accounts (IRAs) for workers whose employers do not offer a retirement plan, you have been selected to participate in a new study. Many other states are closely watching Illinois to see how this new program plays out, and we want to better understand the experiences of workers like you in the program.

**Your participation and experience are so important that we will pay you up to \$75 to complete 3 short surveys over a 12-month period.** Each survey takes about 10-minutes to complete online and will ask about your participation in the program, your financial health, your employment and your retirement expectations. **You will instantly receive a \$15 e-gift code to a retailer of your choice after completing each survey and a \$20 bonus e-gift code if you complete all three.**

To complete the first survey and earn your first **\$15 reward**:

- Go to: [www.rand.org/pew](http://www.rand.org/pew)
- And enter your personal PIN: ^userid^

The enclosed \$2 bill is yours to keep whether or not you participate in this study. If you have any problems, please email [PewSurvey@rand.org](mailto:PewSurvey@rand.org) for help.

Your participation in this study and any information you provide will be kept confidential. This study is sponsored by The Pew Charitable Trusts, a non-partisan, non-profit research organization, and the surveys are hosted by our non-profit partner, the RAND Corporation.

Please see the reverse side of this letter for more information.

Thank you for your consideration and we hope you will participate in this important research project.

Sincerely,

John Scott, PhD  
Director, Retirement Saving Project  
The Pew Charitable Trusts  
901 E Street NW  
Washington, DC 20004-2008

¿**Prefiere esta carta en español?** Por favor escribanos a [PewSurvey@rand.org](mailto:PewSurvey@rand.org) y se la enviaremos. Asimismo, todas las comunicaciones futuras serán en español.

## Frequently Asked Questions

**How did you get my name?** We received your name from the State of Illinois and the Illinois Secure Choice program administrator (Ascensus). The Pew Charitable Trusts has a contract with the State to understand your experience in the program. Pew and its partner RAND are required to keep your information confidential.

**I opted out of Secure Choice. Can I still participate in the study?** Yes, this study is open to people who opted out as well as those who remain in the Secure Choice program.

**Can't you survey someone else?** You are part of a scientifically selected sample. No one can represent your opinions and experiences other than you. We hope you will decide to participate in this important study.

**Will the information I provide be safe?** Yes, the information you provide will only be used for this study. We keep your contact information encrypted and protected by passwords. Only people who work on the project have access to it.

**How will my survey responses be used?** Your responses will be combined with other Illinois Secure Choice participants and used for statistical analysis and reporting. You and your responses will never be personally identifiable in the data or reports based on the responses you and others provide.

**Do I have to answer these surveys?** No, your participation in this study is voluntary. Your decision to participate in the Pew Study will have no impact on your Illinois Secure Choice program participation. As this new program in Illinois has a lot of national interest, we hope you will decide to participate.

**Do I have to take the survey online?** Yes, all surveys must be completed online using a desktop, laptop, tablet computer or a smart phone

**I am having trouble starting the survey. Who can help me?** If you have any problems, please send an email to [PewSurvey@rand.org](mailto:PewSurvey@rand.org)

**When are the surveys and how will I get paid for completing them?** We will provide you with a Global e-Gift code as follows:

<b>Feb. 2020</b>	<b>\$15</b> when you complete the first survey
<b>May 2020</b>	<b>\$5</b> when you update your contact information between the first and second survey
<b>Aug. 2020</b>	<b>\$15</b> when you complete the second survey
<b>Nov. 2020</b>	<b>\$5</b> when you update your contact information between the second and third survey
<b>Feb. 2021</b>	<b>\$15</b> when you complete the third survey
<b>Feb. 2021</b>	<b>\$20 BONUS</b> for completing all 3 survey (paid when you complete the third survey)

If you complete all surveys and contact updates, you will earn \$75.

*For more information about this study, visit <http://pewtrusts.org/IllinoisSecureChoice>*

# SECURE CHOICE SURVEY BASELINE—ENGLISH

## Intro

Illinois Secure Choice State Policy Program Survey

The Pew Charitable Trusts has engaged the RAND Corporation, a non-profit research organization, to conduct a survey about the Illinois Secure Choice Retirement Savings Program. This study will gather information about your experience in the Secure Choice program.

You have been selected to participate in this study. You are part of a specially drawn sample of Illinois employees. The survey includes questions about your Secure Choice participation, your job, finances, and about you and your household.

This survey takes about 10-minutes to complete and we will ask you to complete the survey 3 times over the next 12-months. Your participation in this survey is voluntary. You may skip any question you do not want to answer and can stop your participation at any time. If you decide to take the survey, the information that you provide is confidential. Your identity will be kept separate from your survey responses and the information that you provide will be combined with responses from other participants for statistical reporting that will not allow determination of your identity. There are no anticipated risks to your participation in this study. Your decision to participate, or decline to participate, in this survey will have no bearing on your relationship with your employer or the Illinois Secure Choice Retirement Savings Program.

If you have questions about this study or your rights as a research participant, please contact the RAND Human Subjects Protection Committee toll-free at (866) 697-5620 or by email to [hspcinfo@rand.org](mailto:hspcinfo@rand.org). When you contact the Committee, please reference Study #2019-0752.

To acknowledge that you have read and understood the information provided above and choose to participate in this study, please select the AGREE button; otherwise, please select DECLINE.

- AGREE
- DECLINE

## decline

You selected not to participate in this study. Without your consent, we cannot invite you to participate and you will not receive payment for your participation. We hope you will reconsider and decide to participate in this study. Your opinions and experience in Secure Choice are important to us.

*If you would like to participate in this study please click on the < Back button and click on Agree.*

- Please remove me from this study (this survey will end).

STOP ||| Screened –

Thank you for your consideration. You have been removed from the study.

.navforward input { visibility: hidden; value

**s1**

Are you participating in Illinois Secure Choice, the state-sponsored retirement program?

- Yes, I am participating in Secure Choice
- No, I opted out of Secure Choice
- Do not know

**E1**

To make sure we have contacted the right person, is your name:

$\wedge f('First\_name') \wedge f('Last\_name')$ ?

- Yes
- No

**E1a**

Please provide your first and last name in the space provided:

First name: \_\_\_\_\_  
Last name: \_\_\_\_\_

**E2**

Is your mailing address:

$\wedge f('address1').toBoolean() ? f('address1') : "" \wedge f('address2').toBoolean() ? f('address2') : "" \wedge f('city').toBoolean() ? f('city') : "" \wedge f('state1').toBoolean() ? f('state1') : "" \wedge f('zip').toBoolean() ? f('zip') : ""$

- Yes
- No

**naddress1**

Please provide your mailing address in the space provided

Street:

\_\_\_\_\_

**naddress2**

Apartment/  
Unit number:

---

**ncity**

City:

---

**nstate1 -**

State:

- |                          |
|--------------------------|
| <input type="radio"/> AL |
| <input type="radio"/> AK |
| <input type="radio"/> AZ |
| <input type="radio"/> AR |
| <input type="radio"/> CA |
| <input type="radio"/> CO |
| <input type="radio"/> CT |
| <input type="radio"/> DC |
| <input type="radio"/> DE |
| <input type="radio"/> FL |
| <input type="radio"/> GA |
| <input type="radio"/> HI |
| <input type="radio"/> ID |
| <input type="radio"/> IL |
| <input type="radio"/> IN |
| <input type="radio"/> IA |
| <input type="radio"/> KS |
| <input type="radio"/> KY |
| <input type="radio"/> LA |
| <input type="radio"/> ME |
| <input type="radio"/> MD |
| <input type="radio"/> MA |
| <input type="radio"/> MI |
| <input type="radio"/> MN |
| <input type="radio"/> MS |
| <input type="radio"/> MO |
| <input type="radio"/> MT |
| <input type="radio"/> NE |
| <input type="radio"/> NV |
| <input type="radio"/> NH |
| <input type="radio"/> NJ |

- NM
- NY
- NC
- ND
- OH
- OK
- OR
- PA
- RI
- SC
- SD
- TN
- TX
- UT
- VT
- VA
- WA
- WV
- WI
- WY

**nzip**

Zip:

---

**E3**

Is your email address correct?

*^(email)^*

- Yes
- No

**E3a**

Your rewards and future survey invitations will be sent to your email address. So we can pay you for your participation and invite you to future surveys, please enter your email address:

---

**E4**

To ensure we have your correct email address, please re-enter it:

---



**E5**

Please also enter an alternative email in case your primary email address becomes unavailable:

Secondary email address: \_\_\_\_\_

**P1**

Are you contributing the default rate of 5% to Illinois Secure Choice?

- Yes
- No, I changed my contribution to less than 5%
- No, I changed my contribution to more than 5%

**P1i**

How much are you contributing to Illinois Secure Choice?

\_\_\_\_\_ percent (%)

**P1a**

Why did you choose to decrease your contribution?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- Other (Please specify): \_\_\_\_\_

**P1b**

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- Other: ^f('P1a\_7\_other')^

**P2**

input[type=box] { margin-top: 4px; margin-right: 7px } Which investment plan ^f('s1\_fill').toBoolean() ?  
f('s1\_fill'): ""^ you use to invest your money in Illinois Secure Choice?

*SELECT ALL THAT APPLY*

- The target retirement fund

- The conservative fund
- The capital preservation fund
- The growth fund
- I don't know

**NP1**

Why are you not participating in Illinois Secure Choice?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- Other. Please specify \_\_\_\_\_

**NP2**

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- ^f('NP1\_11\_other')^

**F1**

Thinking about your household today, how financially secure do you feel?

- Very financially secure
- Somewhat financially secure
- Somewhat financially insecure
- Very financially insecure

**F2**

Which best describes your household's income each month?

- Income is about the same each month
- Income varies somewhat from month to month

Income varies a lot from month to month

**F3**

Which best describes the bills and expenses your household pays each month?

- Expenses are about the same each month
- Expenses vary somewhat from month to month
- Expenses vary a lot from month to month

**F4**

Please tell us whether each of the following has happened to you or someone in your household in the past 6 months because you did not have enough money:

	Yes, this happened	No, this has not happened
Did not pay the full amount due on your rent or mortgage on time	<input type="radio"/>	<input type="radio"/>
Skipped paying a bill other than your rent or mortgage	<input type="radio"/>	<input type="radio"/>
Needed to see a doctor or go to the hospital but did not go	<input type="radio"/>	<input type="radio"/>
Could not fill or postponed filling a prescription for drugs when they were needed	<input type="radio"/>	<input type="radio"/>
Over-drafted your checking account or wrote a check for more than was in your account	<input type="radio"/>	<input type="radio"/>
A credit, debit, or prepaid card was declined because you were over the limit or did not have sufficient funds	<input type="radio"/>	<input type="radio"/>
Took a loan (e.g., payday loan, auto-title loan, personal loan)	<input type="radio"/>	<input type="radio"/>
Took money out of a retirement account (e.g., distribution or loan)	<input type="radio"/>	<input type="radio"/>

**F5**

In the past month, has your household had any unusually large expenses?

- Yes
- No

**F5a**

What type or types of expenses were these?

*SELECT ALL THAT APPLY*

- Medical bills or paid fees associated with medical treatment
- Car, truck, or SUV repairs and/or replacement
- Home/home appliance repairs or replacement
- Regular bill or expense was unusually large
- Other (Please specify): \_\_\_\_\_

**F5b**

td[headers="F5b\_header2"]::before { content: "\$"; padding-left: 50px; padding-right: 10px; }  
td[headers="F5b\_header1"]::after { content: " times"; padding-left: 0px; padding-right: 0px; } .number-align {  
border-style: solid; border-width: 0px 0px 1px 0px; } For each of the expenses you just mentioned, in the past  
month, how many of these types of expenses did your household have and how much, in total, did they cost?

	f5btimes - Number of times this happened	f5bcost - cost	Total
Medical bills or paid fees associated with medical treatment	-----	-----	
Car, truck, or SUV repairs and/or replacement	-----	-----	
Home/home appliance repairs or replacement	-----	-----	
Regular bill or expense was unusually large	-----	-----	
^(F5a_5_other)^	-----	-----	

### F6

In the past six months, has your household income changed?

- Yes, my household income increased.
- Yes, my household income decreased.
- No, my household income has not really changed.

### IntroT

How trustworthy is the information you get from the following sources?

### T1

I trust information from my primary financial institution (e.g., bank, credit union)

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

### T2

I trust information from my employer

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

### T3

I trust information from my Human Resources (HR) representative

- Strongly agree
- Somewhat agree

- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T4**

I trust information from my family and friends

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T5**

I trust information from financial institutions (e.g., banks, credit unions) in general

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T6**

I trust information from the Illinois state government

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T7**

I trust information from the federal government

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**R1**

When do you think you will start drawing retirement benefits (e.g., Social Security benefits, IRA, or 401k)?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70

Have not thought about it

**R2**

When do you think you will stop working full-time?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70
- Never, I will work as long as I can

**R3**

Have you ever tried to figure out how much money you will need to save for retirement?

- Yes
- No

**R3a**

In the past two years have you tried to figure out how much money you will need to save for retirement?

- Yes
- No

**R4**

What annual household income do you think you will need during retirement? (In today's dollars, do not try to account for inflation)

- Less than \$20,000
- \$20,000 to less than \$35,000
- \$35,000 to less than \$50,000
- \$50,000 to less than \$75,000
- \$75,000 to less than \$100,000
- \$100,000 or more

**R5**

Please tell us how confident you are that you will have the retirement savings you will need when you are ready to retire:

- Not confident at all
- Somewhat confident
- Fairly confident
- Very confident

**D1**

How old are you?

\_\_\_\_\_ years old

**D2**

What is the highest level of education that you have completed?

- Less than high school
- High school
- Associates degree
- Some college
- Bachelor's degree
- Graduate degree (e.g., Masters, Ph.D., M.D., J.D.)

**D3**

Are you:

- Male
- Female
- Other

**D4**

We'd like to ensure that we hear from a variety of people. Which of the following best describes you?

*SELECT ALL THAT APPLY*

- African American/Black
- American Indian/Alaska Native
- Asian
- Hispanic/Latino
- Native Hawaiian/Pacific Islander
- White/Caucasian
- Other (Please specify): \_\_\_\_\_

**D5 -**

Do you have dependents under the age of 18?

- Yes, I have dependents under the age of 18.
- No dependents under age 18.

**d5\_dependents**

How many?

- 1
- 2
- 3
- 4
- 5
- 6
- or more

**H1**

How many jobs do you currently have?

\_\_\_\_\_

**H2**

Thinking of the job for which you are eligible for the Illinois Secure Choice program, would you say...?

*SELECT ALL THAT APPLY*

- This is my primary job
- This is not my primary job
- I am eligible for Illinois Secure Choice through more than one employer
- I no longer work at that job

**H3**

Thinking of your primary employer, how many total employees work for your employer across all locations in the United States? If you are not sure, it is okay to give your best guess.

- Less than 5
- 5 to 24
- 25 to 99
- 100 to 250
- 251 to 500
- 501 or more

**H4**

Thinking of your primary job, which of the following best describes your current employment status?

- Full-time employee
- Part-time employee
- Self-employed or an independent contractor. (Meaning you pay all of your own Social Security and Medicare taxes rather than sharing those costs with an employer)

**H5**

Are you a seasonal employee?

*(A seasonal employee is someone hired on a temporary basis to address short-term needs, such as sales during the holidays).*

- Yes
- No

**H6**

Thinking of your primary job, which of the following best describes the industry in which you work?

- Agriculture
- Mining
- Construction
- Manufacturing



- Transportation/Utilities
- Wholesale trade
- Retail trade
- Communications and information
- Financial services/Insurance/Real Estate services
- Educational services
- Health care and social assistance
- Leisure, hospitality, and food services
- Other services
- Other. Please specify \_\_\_\_\_

**H7**

Are you a salaried or hourly-paid employee?

- Salaried
- Hourly-paid

**H8**

About how many hours do you usually work per week?

- 1-9 hours
- 10-19 hours
- 20-29 hours
- 30-40 hours
- More than 40 hours

**H9**

How much do you earn from work before taxes?

\$ \_\_\_\_\_ Amount per

**H9a**

*SELECT ONE*

- Hourly
- Weekly (52 times per year)
- Biweekly (e.g., every other Friday, 26 times per year)
- Semi-monthly (e.g., twice a month, 24 times a year)
- Monthly (12 times per year)
- Yearly

**H10**

Are you ...?

- Single/never married
- Married/partnered
- Widowed
- Divorced

Separated

**H10a**

Does your spouse/partner work for pay?

Yes

No

**H11**

Did you <sup>^f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive any payments from Social Security within the past 12 months?

Yes

No

**H12**

About how much did you <sup>^f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive from Social Security benefits per month within the past 12 months?

\$1 - \$125

\$126 - \$500

\$501 - \$1,000

\$1,001 - \$3,000

\$3,001 or more

**H13**

Did you <sup>^f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive any public assistance benefits within the past 12 months, such as Temporary Assistance for Needy Families (TANF), housing assistance, etc.?

Yes

No

**H14**

About how much public assistance did you <sup>^f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive per month within the past 12 months?

\$1 - \$250

\$251 - \$500

\$501 or more

**H15**

Do you own or rent your home?

Own

Rent

**H15a**

If you were to sell your home today and pay off any remaining mortgage, about how much money would you have left?

- \$1 - \$5,000
- \$5,001 - \$20,000
- \$20,001 - \$50,000
- \$50,001 - \$100,000
- \$100,001 or more
- Do not know

**H15b**

About how much is your monthly rent?

\$ \_\_\_\_\_ (Fill in the blank)

**H16**

Thinking of money saved outside of a retirement plan, which of the following types of non-retirement savings accounts do you have?

*SELECT ALL THAT APPLY*

- None
- Checking account
- Savings account or certificates of deposit
- Mutual funds, Stocks and Bonds
- Other. Please specify \_\_\_\_\_

**H16a**

If you added up all non-retirement accounts owned by you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""^</sup>, about how much would they amount to right now?

- \$1 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$50,000
- \$50,001 - \$100,000
- Over \$100,000
- Do not know

**H17a**

Excluding your non-retirement accounts and Illinois Secure Choice account, which if any of the following types of retirement accounts do you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""^</sup> have?

*SELECT ALL THAT APPLY*

- None
- Individual Retirement Account (e.g., Traditional IRA, Roth IRA, SIMPLE IRA)
- A defined benefit retirement plan such as traditional pension where you will receive a reoccurring payment in retirement based on your earnings and years on the job
- A defined contribution retirement plan such as a 401(k) or 403(b) where you and/or your employer make contributions to a personal account to draw on in retirement
- Other \_\_\_\_\_

**H17aa**

Excluding your Illinois Secure Choice account, if you added up all the retirement accounts owned by you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""^</sup> about how much would they amount to right now?

- \$1 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$50,000
- \$50,001 - \$100,000
- Over \$100,000
- Do not know

**H17b**

Excluding your non-retirement accounts, which if any of the following types of retirement accounts do you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""^</sup> have?

*SELECT ALL THAT APPLY*

- None
- Individual Retirement Account (e.g., Traditional IRA, Roth IRA, SIMPLE IRA)
- A defined benefit retirement plan such as traditional pension where you will receive a reoccurring payment in retirement based on your earnings and years on the job
- A defined contribution retirement plan such as a 401(k) or 403(b) where you and/or your employer make contributions to a personal account to draw on in retirement
- Other. Please specify \_\_\_\_\_

**H17ba**

If you added up all retirement accounts owned by you about how much would they amount to right now?

- \$1 - \$5,000
- \$5,001 - \$10,000
- \$10,001 - \$20,000
- \$20,001 - \$50,000
- \$50,001 - \$100,000
- Over \$100,000
- Do not know

**H18**

Do you have any of the following debts, excluding mortgages?

*SELECT ALL THAT APPLY*

- None
- Car loans
- Credit card debt
- Medical debt
- School loans
- Life insurance policy loans
- Loans from relatives or friends
- Payday loans
- Other, please specify: \_\_\_\_\_

**H18a**

For each of the debts you indicated having, about how much do you owe?

None	_____
Car loans	_____
Credit card debt	_____
Medical debt	_____
School loans	_____
Life insurance policy loans	_____
Loans from relatives or friends	_____
Payday loans	_____
Other	_____

**end - end**

Thank you for completing the Pew Charitable Trusts Secure Choice survey.  
 You will receive your reward for completing this survey by email at the email address you confirmed or provided during this survey.  
 Please note that you will receive another email in about 3-months to update your contact information and in about 6-months to take your next survey.  
 If you have any questions, please contact us at [PewSurvey@rand.org](mailto:PewSurvey@rand.org)

# SECURE CHOICE SURVEY

## WAVE 1—ENGLISH

### Intro

Illinois Secure Choice Survey

The Pew Charitable Trusts has engaged the RAND Corporation, a non-profit research organization, to conduct a survey about the Illinois Secure Choice Retirement Savings Program. This is the second of three surveys you will be asked to complete. This survey takes about 10-minutes to complete.

Your participation in this survey is voluntary. You may skip any question you do not want to answer and can stop your participation at any time. If you decide to take the survey, the information that you provide is confidential. Your identity will be kept separate from your survey responses and the information that you provide will be combined with responses from other participants for statistical reporting that will not allow determination of your identity. There are no anticipated risks to your participation in this study. Your decision to participate, or decline to participate, in this survey will have no bearing on your relationship with your employer or the Illinois Secure Choice Retirement Savings Program.

If you have questions about this study or your rights as a research participant, please contact the RAND Human Subjects Protection Committee toll-free at (866) 697-5620 or by email to [hspcinfo@rand.org](mailto:hspcinfo@rand.org). When you contact the Committee, please reference Study #2019-0752.

To acknowledge that you have read and understood the information provided above and choose to participate in this study, please select the AGREE button; otherwise, please select DECLINE.

- AGREE
- DECLINE

### decline

You selected not to participate in this study. Without your consent, we cannot invite you to participate and you will not receive payment for your participation. We hope you will reconsider and decide to participate in this study. Your opinions and experience in Secure Choice are important to us.

*If you would like to participate in this study please click on the <Back button and click on Agree.*

- Please remove me from this study (this survey will end).

STOP ||| **Screened—**  
Thank you for your consideration. You have been removed from the study.  
||| `.navforward input { visibility: hidden; value`

**s1**

Are you participating in Illinois Secure Choice, the state-sponsored retirement program?

- Yes, I am participating in Secure Choice
- No, I opted out of Secure Choice
- Do not know

**P1**

Are you contributing the default rate of 5% to Illinois Secure Choice?

- Yes
- No, I changed my contribution to less than 5%
- No, I changed my contribution to more than 5%

**P1i**

How much are you contributing to Illinois Secure Choice?

\_\_\_\_\_ percent (%)

**P1a**

Why did you choose to decrease your contribution?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- Other (Please specify): \_\_\_\_\_

**P1b**

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- Other: ^f('P1a\_7\_other')^

**NP1**

Why are you not participating in Illinois Secure Choice?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- Other. Please specify \_\_\_\_\_

**NP2**

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- ^f('NP1\_11\_other')^

**F1**

Thinking about your household today, how financially secure do you feel?

- Very financially secure
- Somewhat financially secure
- Somewhat financially insecure
- Very financially insecure

**F2**

Which best describes your household's income each month?

- Income is about the same each month
- Income varies somewhat from month to month
- Income varies a lot from month to month



**F3**

Which best describes the bills and expenses your household pays each month?

- Expenses are about the same each month
- Expenses vary somewhat from month to month
- Expenses vary a lot from month to month

**F4**

Please tell us whether each of the following has happened to you or someone in your household in the past 6 months because you did not have enough money:

	Yes, this happened	No, this has not happened
Did not pay the full amount due on your rent or mortgage on time	<input type="radio"/>	<input type="radio"/>
Skipped paying a bill other than your rent or mortgage	<input type="radio"/>	<input type="radio"/>
Needed to see a doctor or go to the hospital but did not go	<input type="radio"/>	<input type="radio"/>
Could not fill or postponed filling a prescription for drugs when they were needed	<input type="radio"/>	<input type="radio"/>
Over-drafted your checking account or wrote a check for more than was in your account	<input type="radio"/>	<input type="radio"/>
A credit, debit, or prepaid card was declined because you were over the limit or did not have sufficient funds	<input type="radio"/>	<input type="radio"/>
Took a loan (e.g., payday loan, auto-title loan, personal loan)	<input type="radio"/>	<input type="radio"/>
Took money out of a retirement account (e.g., distribution or loan)	<input type="radio"/>	<input type="radio"/>

**F5**

In the past month, has your household had any unusually large expenses?

- Yes
- No

**F5a**

What type or types of expenses were these?

*SELECT ALL THAT APPLY*

- Medical bills or paid fees associated with medical treatment
- Car, truck, or SUV repairs and/or replacement
- Home/home appliance repairs or replacement
- Regular bill or expense was unusually large
- Other (Please specify): \_\_\_\_\_

**F5b**

For each of the expenses you just mentioned, in the past month, how many of these types of expenses did your household have and how much, in total, did they cost?

	f5btimes - Number of times this happened	f5bcost - cost	Total
Medical bills or paid fees associated with medical treatment	_____	_____	
Car, truck, or SUV repairs and/or replacement	_____	_____	
Home/home appliance repairs or replacement	_____	_____	
Regular bill or expense was unusually large	_____	_____	
^(F5a_5_other)^	_____	_____	

**F6**

In the past six months, has your household income changed?

- Yes, my household income increased.
- Yes, my household income decreased.
- No, my household income has not really changed.

**T1**

How trustworthy is the information you get from the following sources?

I trust information from my primary financial institution (e.g., bank, credit union).

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T2**

I trust information from my employer.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T3**

I trust information from my Human Resources (HR) representative.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T4**

I trust information from my family and friends.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T5**

I trust information from financial institutions (e.g., banks, credit unions) in general.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T6**

I trust information from the Illinois state government.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T7**

I trust information from the federal government.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T8**

I trust information from Illinois Secure Choice.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**R1**

When do you think you will start drawing retirement benefits (e.g., Social Security benefits, IRA, or 401k)?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70
- Have not thought about it

**R2**

When do you think you will stop working full-time?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70
- Never, I will work as long as I can

**R5**

Please tell us how confident you are that you will have the retirement savings you will need when you are ready to retire:

- Not confident at all
- Somewhat confident
- Fairly confident
- Very confident

**H1**

How many jobs do you currently have?

\_\_\_\_\_

## H2

Thinking of the job for which you are eligible for the Illinois Secure Choice program, would you say...?

*SELECT ALL THAT APPLY*

- This is my primary job
- This is not my primary job
- I am eligible for Illinois Secure Choice through more than one employer
- I no longer work at that job

## H3

Thinking of your primary employer, how many total employees work for your employer across all locations in the United States? If you are not sure, it is okay to give your best guess.

- Less than 5
- 5 to 24
- 25 to 99
- 100 to 250
- 251 to 500
- 501 or more

## H4

Thinking of your primary job, which of the following best describes your current employment status?

- Full-time employee
- Part-time employee
- Self-employed or an independent contractor. (Meaning you pay all of your own Social Security and Medicare taxes rather than sharing those costs with an employer)

## H5

Are you a seasonal employee?

*(A seasonal employee is someone hired on a temporary basis to address short-term needs, such as sales during the holidays).*

- Yes
- No

## H6

Thinking of your primary job, which of the following best describes the industry in which you work?

- Natural Resources and Mining
- Construction
- Manufacturing
- Trade, Transportation, and Utilities
- Information
- Financial Activities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services (except Public Administration)

**H7**

Are you a salaried or hourly-paid employee?

- Salaried
- Hourly-paid

**H8**

About how many hours do you usually work per week?

- 1-9 hours
- 10-19 hours
- 20-29 hours
- 30-40 hours
- More than 40 hours

**H9**

How much do you earn from work before taxes?

\$ \_\_\_\_\_ Amount per

**H9a**

*SELECT ONE*

- Hourly
- Weekly (52 times per year)
- Biweekly (e.g., every other Friday, 26 times per year)
- Semi-monthly (e.g., twice a month, 24 times a year)
- Monthly (12 times per year)
- Yearly

**H10**

Are you ...?

- Single/never married
- Married/partnered
- Widowed
- Divorced
- Separated

**H10a**

Does your spouse/partner work for pay?

- Yes
- No

**H11**

Did you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive any payments from Social Security within the past 6 months?

- Yes
- No

**H12**

About how much did you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive from Social Security benefits per month within the past 6 months?

- \$1 - \$125
- \$126 - \$500
- \$501 - \$1,000
- \$1,001 - \$3,000
- \$3,001 or more

**H13**

Did you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive any public assistance benefits within the past 6 months, such as Temporary Assistance for Needy Families (TANF), housing assistance, etc.?

- Yes
- No

**H14**

About how much public assistance did you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive per month within the past 6 months?

- \$1 - \$250
- \$251 - \$500
- \$501 or more

**H15**

Do you own or rent your home?

- Own
- Rent

**H18**

Do you have any of the following debts, excluding mortgages?

*SELECT ALL THAT APPLY*

- None
- Car loans
- Credit card debt
- Medical debt
- School loans
- Life insurance policy loans
- Loans from relatives or friends
- Payday loans
- Other, please specify: \_\_\_\_\_

**H18a**

For each of the debts you indicated having, about how much do you owe?

None	_____
Car loans	_____
Credit card debt	_____
Medical debt	_____
School loans	_____
Life insurance policy loans	_____
Loans from relatives or friends	_____
Payday loans	_____
Other (specify): _____	_____

**c1**

How, if at all, did your employment status change during the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- My job did not change
- I was laid off/fired from my job and do not expect to go back
- I was laid off from my job/furloughed and expect to go back
- My hours were cut
- My pay was reduced
- I retired early
- Other (specify): \_\_\_\_\_



**c2**

Have you had any financial expenses as a result of the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- No expenses related to the pandemic
- Trouble meeting basic expenses because of COVID-19
- Experienced an unusually large medical expense related to the pandemic
- Experienced an unusually large expense (excluding medical expenses) related to the pandemic
- Extra childcare expenses
- Expenses related to care for family (excluding childcare) because of COVID-19
- Other (specify): \_\_\_\_\_

**c3**

Have you taken any of the following actions as a result of the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- Had to take money from savings
- Took out a personal loan
- Took a payday loan
- Withdrew money from my Illinois Secure Choice account
- Withdrew money or took a loan from another retirement account
- Applied for unemployment
- Sold possessions
- Other (specify): \_\_\_\_\_
- Did not take any actions

**c4**

How does having an Illinois Secure Choice account impact how financially secure you feel?

- I feel more financially secure
- I feel less financially secure
- It does not impact how financially secure I feel

**c5**

What might lead you to participate in Illinois Secure Choice in the future?

*SELECT ALL THAT APPLY*

- Higher wages
- Feeling more financially secure
- More information about the program
- More supportive employer
- My coworkers are participating
- Other (specify): \_\_\_\_\_
- None of the above

**c6**

Do you hope to increase your contribution amount to your Illinois Secure Choice account in the future?

- Yes
- No
- Not sure

**c7**

If your contribution to Illinois Secure Choice automatically increased by 1% annually, up to a maximum of 8%, would you...

- Stay in the program
- Stay in the program, but opt-out of the automatic increase
- Opt-out of the program
- Don't know

**c8**

Do you know how much money is currently in your Illinois Secure Choice account?

- I know exactly how much
- I know approximately how much
- I don't know how much

**c9**

How often do you check your Illinois Secure Choice account?

- Daily
- Weekly
- Monthly
- Quarterly
- Never checked

**E2**

Is your mailing address:

*^f('address1').toBoolean() ? f('address1') : "" ^f('address2').toBoolean() ? f('address2') : "" ^f('city').toBoolean() ? f('city') : "" ^f('state1').toBoolean() ? f('state1') : "" ^f('zip').toBoolean() ? f('zip') : ""*

- Yes
- No

**naddress1**

Please provide your mailing address in the space provided

Street:

\_\_\_\_\_

**naddress2**

Apartment/  
Unit number:

---

**ncity**

City:

---

**nstate1 -**

State:

- |                          |
|--------------------------|
| <input type="radio"/> AL |
| <input type="radio"/> AK |
| <input type="radio"/> AZ |
| <input type="radio"/> AR |
| <input type="radio"/> CA |
| <input type="radio"/> CO |
| <input type="radio"/> CT |
| <input type="radio"/> DC |
| <input type="radio"/> DE |
| <input type="radio"/> FL |
| <input type="radio"/> GA |
| <input type="radio"/> HI |
| <input type="radio"/> ID |
| <input type="radio"/> IL |
| <input type="radio"/> IN |
| <input type="radio"/> IA |
| <input type="radio"/> KS |
| <input type="radio"/> KY |
| <input type="radio"/> LA |
| <input type="radio"/> ME |
| <input type="radio"/> MD |
| <input type="radio"/> MA |
| <input type="radio"/> MI |
| <input type="radio"/> MN |
| <input type="radio"/> MS |
| <input type="radio"/> MO |
| <input type="radio"/> MT |
| <input type="radio"/> NE |
| <input type="radio"/> NV |
| <input type="radio"/> NH |
| <input type="radio"/> NJ |

- NM
- NY
- NC
- ND
- OH
- OK
- OR
- PA
- RI
- SC
- SD
- TN
- TX
- UT
- VT
- VA
- WA
- WV
- WI
- WY

**nzip**

Zip:

\_\_\_\_\_

**end - end**

Thank you for completing the Pew Charitable Trusts Secure Choice survey. We will send you an email in about 3-months to update your contact information and in about 6-months to take your final survey. If you have any questions, please contact us at [PewSurvey@rand.org](mailto:PewSurvey@rand.org)

# SECURE CHOICE SURVEY

## WAVE 2—ENGLISH

### Intro

Illinois Secure Choice Survey

The Pew Charitable Trusts has engaged the RAND Corporation, a non-profit research organization, to conduct a survey about the Illinois Secure Choice Retirement Savings Program.

This is the final survey you will be asked to complete. This survey takes about 10-minutes to complete.

Your participation in this survey is voluntary. You may skip any question you do not want to answer and can stop your participation at any time. If you decide to take the survey, the information that you provide is confidential. Your identity will be kept separate from your survey responses and the information that you provide will be combined with responses from other participants for statistical reporting that will not allow determination of your identity. There are no anticipated risks to your participation in this study. Your decision to participate, or decline to participate, in this survey will have no bearing on your relationship with your employer or the Illinois Secure Choice Retirement Savings Program.

If you have questions about this study or your rights as a research participant, please contact the RAND Human Subjects Protection Committee toll-free at (866) 697-5620 or by email to [hspcinfo@rand.org](mailto:hspcinfo@rand.org). When you contact the Committee, please reference Study #2019-0752.

To acknowledge that you have read and understood the information provided above and choose to participate in this study, please select the AGREE button; otherwise, please select DECLINE.

- AGREE
- DECLINE

### decline

You selected not to participate in this study. Without your consent, we cannot invite you to participate and you will not receive payment for your participation. We hope you will reconsider and decide to participate in this study. Your opinions and experience in Secure Choice are important to us.

*If you would like to participate in this study please click on the <Back button and select Agree.*

- Please remove me from this study (this survey will end).

STOP

Screened –

Thank you for your consideration. You have been removed from the study.

.navforward input { visibility: hidden; value

**s1**

Are you participating in Illinois Secure Choice, the state-sponsored retirement program?

- Yes, I am participating in Secure Choice
- No, I opted out of Secure Choice
- Do not know

**P1**

Are you contributing the default rate of 5% to Illinois Secure Choice?

- Yes
- No, I changed my contribution to less than 5%
- No, I changed my contribution to more than 5%

**P1i**

How much are you contributing to Illinois Secure Choice?

\_\_\_\_\_ percent (%)

**P1a**

Why did you choose to decrease your contribution?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- Other (Please specify): \_\_\_\_\_

**P1b**

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs).
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house).
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).

Other: ^f('P1a\_7\_other')^

### NP1

Why are you not participating in Illinois Secure Choice?

*SELECT ALL THAT APPLY*

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- Other. Please specify \_\_\_\_\_

### NP2

Which is the primary reason?

- I want more money to add to my quality of life (e.g. dining out or a vacation).
- I need more money for immediate needs (e.g., food, mortgage, or rent).
- I want to save that money for unexpected expenses (e.g. home, appliance, or car repairs)
- I need to pay off debt (e.g., credit card debt, student loans, or medical bills).
- I need to save for large expenses (e.g., tuition, a down payment on car or house.)
- I am already covered by another retirement plan (e.g., I or my spouse or partner contribute to another retirement plan).
- I thought the Secure Choice program was too confusing.
- I do not want to take part in a government-sponsored program.
- My employer or colleagues do not support the Illinois Secure Choice program.
- It is not the right time for me to be thinking about saving for retirement.
- ^f('NP1\_11\_other')^

### F1

Thinking about your household today, how financially secure do you feel?

- Very financially secure
- Somewhat financially secure
- Somewhat financially insecure
- Very financially insecure

### F2

Which best describes your household's income each month?

- Income is about the same each month
- Income varies somewhat from month to month
- Income varies a lot from month to month

**F3**

Which best describes the bills and expenses your household pays each month?

- Expenses are about the same each month
- Expenses vary somewhat from month to month
- Expenses vary a lot from month to month

**F4intro**

Please tell us whether each of the following has happened to you or someone in your household in the past 6 months because you did not have enough money:

**F4a**

Did not pay the full amount due on your rent or mortgage on time

- Yes, this happened
- No, this has not happened

**F4b**

Skipped paying a bill other than your rent or mortgage

- Yes, this happened
- No, this has not happened

**F4c**

Needed to see a doctor or go to the hospital but did not go

- Yes, this happened
- No, this has not happened

**F4d**

Could not fill or postponed filling a prescription for drugs when they were needed

- Yes, this happened
- No, this has not happened

**F4e**

Over-drafted your checking account or wrote a check for more than was in your account

- Yes, this happened
- No, this has not happened

**F4f**

A credit, debit, or prepaid card was declined because you were over the limit or did not have sufficient funds



- Yes, this happened
- No, this has not happened

**F4g**

Took a loan (e.g., payday loan, auto-title loan, personal loan)

- Yes, this happened
- No, this has not happened

**F4h**

Took money out of a retirement account (e.g., distribution or loan)

- Yes, this happened
- No, this has not happened

**F5**

In the past month, has your household had any unusually large expenses?

- Yes
- No

**F5a**

What type or types of expenses were these?

*SELECT ALL THAT APPLY*

- Medical bills or paid fees associated with medical treatment
- Car, truck, or SUV repairs and/or replacement
- Home/home appliance repairs or replacement
- Regular bill or expense was unusually large
- Other (Please specify): \_\_\_\_\_

**F5b**

td[headers="F5b\_header2"]::before { content: "\$"; padding-left: 50px; padding-right: 10px; }  
 td[headers="F5b\_header1"]::after { content: " times"; padding-left: 0px; padding-right: 0px; } .number-align {  
 border-style: solid; border-width: 0px 0px 1px 0px; } For each of the expenses you just mentioned, in the past  
 month, how many of these types of expenses did your household have and how much, in total, did they cost?

	f5btimes - Number of  times this  happened	f5bcost -  cost	Total
Medical bills or paid fees associated with medical treatment	_____	_____	
Car, truck, or SUV repairs and/or replacement	_____	_____	
Home/home appliance repairs or replacement	_____	_____	

	f5btimes - Number of times this happened	f5bcost - cost	Total
Regular bill or expense was unusually large	_____	_____	
^(F5a_5_other)^	_____	_____	

**F6**

In the past six months, has your household income changed?

- Yes, my household income increased.
- Yes, my household income decreased.
- No, my household income has not really changed.

**T6**

How trustworthy is the information you get from the following sources?

I trust information from the Illinois state government.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T7**

I trust information from the federal government.

- Strongly agree
- Somewhat agree
- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**T8**

I trust information from Illinois Secure Choice.

- Strongly agree
- Somewhat agree

- Neither agree nor disagree
- Somewhat disagree
- Strongly disagree

**R1**

When do you think you will start drawing retirement benefits (e.g., Social Security benefits, IRA, or 401k)?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70
- Have not thought about it

**R2**

When do you think you will stop working full-time?

- Before age 62
- Age 62-67
- Age 68-70
- Over age 70
- Never, I will work as long as I can

**R5**

Please tell us how confident you are that you will have the retirement savings you will need when you are ready to retire:

- Not confident at all
- Somewhat confident
- Fairly confident
- Very confident

**H1**

How many jobs do you currently have?

\_\_\_\_\_

**H2**

Thinking of the job for which you are eligible for the Illinois Secure Choice program, would you say...?

*SELECT ALL THAT APPLY*

- This is my primary job
- This is not my primary job
- I am eligible for Illinois Secure Choice through more than one employer
- I no longer work at that job

**H3**

Thinking of your primary employer, how many total employees work for your employer across all locations in the United States? If you are not sure, it is okay to give your best guess.

- Less than 5
- 5 to 24
- 25 to 99
- 100 to 250
- 251 to 500
- 501 or more

**H4**

Thinking of your primary job, which of the following best describes your current employment status?

- Full-time employee
- Part-time employee
- Self-employed or an independent contractor. (Meaning you pay all of your own Social Security and Medicare taxes rather than sharing those costs with an employer)

**H5**

Are you a seasonal employee?

*(A seasonal employee is someone hired on a temporary basis to address short-term needs, such as sales during the holidays).*

- Yes
- No

**H6**

Thinking of your primary job, which of the following best describes the industry in which you work?

- Natural Resources and Mining
- Construction
- Manufacturing
- Trade, Transportation, and Utilities
- Information
- Financial Activities
- Professional and Business Services
- Education and Health Services
- Leisure and Hospitality
- Other Services (except Public Administration)

**H7**

Are you a salaried or hourly-paid employee?

- Salaried
- Hourly-paid

**H8**

About how many hours do you usually work per week?

- 1-9 hours
- 10-19 hours
- 20-29 hours
- 30-40 hours
- More than 40 hours

**H9**

How much do you earn from work before taxes?

\$ \_\_\_\_\_ Amount per

**H9a**

*SELECT ONE*

- Hourly
- Weekly (52 times per year)
- Biweekly (e.g., every other Friday, 26 times per year)
- Semi-monthly (e.g., twice a month, 24 times a year)
- Monthly (12 times per year)
- Yearly

**H10**

Are you ...?

- Single/never married
- Married/partnered
- Widowed
- Divorced
- Separated

**H10a**

Does your spouse/partner work for pay?

- Yes
- No

**H11**

Did you <sup>f('H10\_fill').toBoolean() ? f('H10\_fill') : ""</sup>receive any payments from Social Security within the past 6 months?

- Yes
- No

### H12

About how much did you receive from Social Security benefits per month within the past 6 months?

- \$1 - \$125
- \$126 - \$500
- \$501 - \$1,000
- \$1,001 - \$3,000
- \$3,001 or more

### H13

Did you receive any public assistance benefits within the past 6 months, such as Temporary Assistance for Needy Families (TANF), housing assistance, etc.?

- Yes
- No

### H14

About how much public assistance did you receive per month within the past 6 months?

- \$1 - \$250
- \$251 - \$500
- \$501 or more

### H15

Do you own or rent your home?

- Own
- Rent

### H18

Do you have any of the following debts, excluding mortgages?

*SELECT ALL THAT APPLY*

- None
- Car loans
- Credit card debt
- Medical debt
- School loans
- Life insurance policy loans
- Loans from relatives or friends
- Payday loans

Other, please specify: \_\_\_\_\_

### H18a

number-align { td margin-right: 10px; } .number-align { border-style: solid; border-width: 0px 0px 1px 0px; }  
For each of the debts you indicated having, about how much do you owe?

None	_____
Car loans	_____
Credit card debt	_____
Medical debt	_____
School loans	_____
Life insurance policy loans	_____
Loans from relatives or friends	_____
Payday loans	_____
^f('H18_9_other')^	_____

### c1

Since October 2020, how, if at all, did your employment status change during the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- My job did not change
- I was laid off/fired/from my job and do not expect to go back
- I was laid off from my job/furloughed and expect to go back
- My hours were cut
- My hours have increased
- My pay was reduced
- I retired early
- Other (specify): \_\_\_\_\_

### Ca

Thinking of your primary job, have you had to report to work in-person during the COVID-19 pandemic?

- Yes
- No

### Cb

Which of these, if any, have been your job-related concerns during COVID?

*SELECT ALL THAT APPLY*

- Work schedule instability and unpredictability
- Risks to occupational health and safety
- Inadequate workplace protections to prevent COVID exposure
- Inflexibility to work remotely
- Insufficient paid sick leave
- Insufficient paid family leave
- Lack of childcare/caregiver support
- Health insurance coverage
- Other (Please describe): \_\_\_\_\_
- None of these have been concerns

**Cc**

What has been your primary concern?

- Work schedule instability and unpredictability
- Risks to occupational health and safety
- Inadequate workplace protections to prevent COVID exposure
- Inflexibility to work remotely
- Insufficient paid sick leave
- Insufficient paid family leave
- Lack of childcare/caregiver support
- Health insurance coverage
- Other: ^f('Cb\_9\_other')^

**c2**

Since October 2020, have you had any financial expenses as a result of the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- No expenses related to the pandemic
- Trouble meeting basic expenses because of COVID-19
- Experienced an unusually large medical expense related to the pandemic
- Experienced an unusually large expense (excluding medical expenses) related to the pandemic
- Extra childcare expenses
- Expenses related to care for family (excluding childcare) because of COVID-19
- Other (specify): \_\_\_\_\_

**c3**

Since October 2020, have you taken any of the following actions as a result of the COVID-19 pandemic?

*SELECT ALL THAT APPLY*

- Had to take money from savings
- Took out a personal loan
- Took a payday loan
- Withdrew money from my Illinois Secure Choice account
- Withdrew money or took a loan from another retirement account
- Applied for unemployment
- Sold possessions
- Other (specify): \_\_\_\_\_
- Did not take any actions

**c4**

How does having an Illinois Secure Choice account impact how financially secure you feel?



- I feel more financially secure
- I feel less financially secure
- It does not impact how financially secure I feel

**c8**

Do you know how much money is currently in your Illinois Secure Choice account?

- I know exactly how much
- I know approximately how much
- I don't know how much

**c9**

How often do you check your Illinois Secure Choice account?

- Daily
- Weekly
- Monthly
- Quarterly
- Never checked

**c10**

Please rate your overall experience with Illinois Secure Choice.

- Very satisfied
- Somewhat satisfied
- Neither satisfied nor dissatisfied
- Somewhat dissatisfied
- Very dissatisfied

**c11**

Thinking about your overall experience with Illinois Secure Choice, which aspect(s) of the program, if any, caused a particular problem and what made them a problem?

**c12**

Thinking about your overall experience with Illinois Secure Choice, which aspect(s) of the program, if any, worked particularly well and what made them stand out?

**C13**

As you may know, health often affects work and finances. Next, we have some general questions about your health. Would you say that in general your health is—

- Excellent
- Very Good
- Good
- Fair
- Poor
- Don't know/Not sure

**C14**

Now thinking about your physical health, which includes physical illness and injury, for how many days during the past 30 days was your physical health not good?

- Number of days: (1-30)\_\_\_\_\_
- None
- Don't know

**C15**

Since the pandemic started, has your physical health been worse, better, or about the same as how you felt before the pandemic?

- Worse
- Better
- About the same

**c16**

Now thinking about your mental health, which includes stress, depression, and problems with emotions, for how many days during the past 30 days was your mental health not good?

- Number of days: (1-30)\_\_\_\_\_
- None
- Don't know

**C17**

Since the pandemic started, has your mental health been worse, better, or about the same as how you felt before the pandemic?

- Worse
- Better
- About the same

**c18**

During the past 30 days, for about how many days did poor physical or mental health keep you from doing your usual activities, such as self-care, work, or recreation?

- Number of days: (1-30)\_\_\_\_\_
- None
- Don't know

**Creport**

As part of our Illinois Secure Choice research study, RAND would like to ask for your permission for Pew to access information from your credit report. If you agree, Pew will obtain your credit report and link it to your survey responses. This will allow Pew to compare the financial situation of those who are eligible to participate in Secure Choice with other Americans who are not. This process cannot affect your credit or credit score in any way. Any information Pew receives will be kept confidential.

Do we have your permission for Pew to access your credit report?

- Yes
- No

**E2**

Is your mailing address:

*^f('address1').toBoolean() ? f('address1') : "" ^f('address2').toBoolean() ? f('address2') : "" ^f('city').toBoolean() ? f('city') : "" ^f('state1').toBoolean() ? f('state1') : "" ^f('zip').toBoolean() ? f('zip') : ""*

- Yes
- No

**naddress1**

Please provide your mailing address in the space provided

Street:

\_\_\_\_\_

**naddress2**

Apartment/  
Unit number:

\_\_\_\_\_

**ncity**

City:

---

**nstate1 -**

State:

- AL
- AK
- AZ
- AR
- CA
- CO
- CT
- DC
- DE
- FL
- GA
- HI
- ID
- IL
- IN
- IA
- KS
- KY
- LA
- ME
- MD
- MA
- MI
- MN
- MS
- MO
- MT
- NE
- NV
- NH
- NJ
- NM
- NY
- NC
- ND
- OH
- OK
- OR
- PA

<input type="radio"/> RI
<input type="radio"/> SC
<input type="radio"/> SD
<input type="radio"/> TN
<input type="radio"/> TX
<input type="radio"/> UT
<input type="radio"/> VT
<input type="radio"/> VA
<input type="radio"/> WA
<input type="radio"/> WV
<input type="radio"/> WI
<input type="radio"/> WY

**nzip**

Zip:

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<sup>1</sup> It is possible that some individuals who appear on both lists are employed at more than one eligible job and are participating through one employer while having opted out through another. We include them on only one list to prevent duplicate sampling. We ask surveyed participants about eligibility through multiple employers to capture whether the duplicates are true opt-outs.

<sup>2</sup> Marc N. Elliott, Kirsten Becker, Megan K. Beckett, Katrin Hambarsoomian, Philip Pantoja, and Benjamin Karney, "Using Indirect Estimates Based on Name and Census Tract to Improve the Efficiency of Sampling Matched Ethnic Couples from Marriage License Data," *Public Opinion Quarterly*, Vol. 77, No. 1, Spring 2013, pp. 375-384.

<sup>3</sup> The lack of data on the full opt-out population is analogous to a form of nonresponse and thus has the potential to induce biases akin to nonresponse bias. However, the potential for bias may be greater in this case as we have no means by which to build the equivalent of a nonresponse model that would be used to help account for nonresponse bias.

<sup>4</sup> Jordon Peugh and Kate Williams, "'Neither Snow Nor Rain Nor Heat Nor Gloom of Night': Examining Geographic and Seasonal Variation in Undeliverability," Poster presentation, American Association for Public Opinion Research annual conference, May 18, 2019, Toronto.

<sup>5</sup> Table constructed using AAPOR "Standard Definitions, Final Dispositions of Case Codes and Outcome Rates for Surveys" (9th edition), Table 3: Final Disposition Codes for Mail Surveys of Specifically Named Persons. \* 3.25 includes statuses such as illegible or insufficient address, no mail receptacle, and suspended delivery. \*\* 3.31 cases are broken down in a separate table (Table 6).

<sup>6</sup> American Association for Public Opinion Research, "Standard Definitions, Final Dispositions of Case Codes and Outcome Rates for Surveys" (9th edition), 2016.

<sup>7</sup> Some individuals chose not to opt out of the program, but set their contribution rate at 0%. An individual with a "Y" for this variable had a nonzero deferral rate.

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<sup>8</sup> This is an indicator as to whether there was an actual balance in the account. Because there is a lag between enrollment and payroll processing, it is possible that newly enrolled participants may not have had a funded account at the time the sample frame was created, or they may have withdrawn their contributions.

<sup>9</sup> For this indicator, 0 = outside Chicago area, 1 = Chicago Metropolitan Area, and 2 = Cook County only.

<sup>10</sup> This probability is determined by applying the gender package in R to an individual's first name.

<sup>11</sup> Imputations were created using the mice package in R. The imputation model included all variables that were considered for use as predictors in the nonresponse weighting (as listed above).

<sup>12</sup> Michael W. Robbins, Bonnie Ghosh-Dastidar, and Rajeev Ramchand, "Blending of Probability and Non-Probability Samples: Applications to a Survey of Military Caregivers," August 2019, arXiv:1908.04217v1, <https://arxiv.org/pdf/1908.04217.pdf>. See the formula for  $\kappa_j$  near the bottom of Page 13 regarding disjoint weighting. This formula is designed to minimize the design effect.

<sup>13</sup> A design effect of 1.18 means that the weighted respondent set of size 2,556 yields the same precision as an unweighted sample of size  $2,166 = 2556/1.18$ . This design effect is approximated using the formula  $n\sum w_i^2 / (\sum w_i)^2$ .

<sup>14</sup> There were 2,556 respondents who either fully completed or completed enough of the baseline survey to receive a weight. When the first contact update was fielded, however, there were an additional 130 partial baseline surveys that were ultimately excluded from the baseline data file but received an invitation to complete the first contact update.