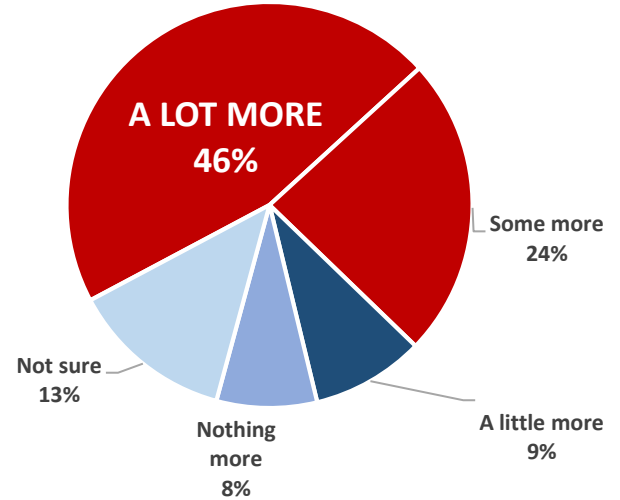


## SMALL BUSINESS OWNERS IN WISCONSIN WANT MORE RESIDENTS TO SAVE FOR RETIREMENT

Data from this survey show that most (70%) Wisconsin small business owners (and decision makers of small businesses with 0-100 additional employees) responding to this survey think more should be done to encourage Wisconsin residents to save for retirement. In fact, over two in five say *a lot more* should be done. Moreover, almost half (48%) express concern about themselves and their employees not having enough money to cover health care or living expenses when they retire, with nearly one in five (19%) saying they are *very concerned*. Most (78%) small business owners in this survey also express concern as taxpayers that some Wisconsin residents have not saved enough money for retirement and could end up being reliant on public assistance programs (Very concerned: 39%; Somewhat concerned: 39%).

### MORE SHOULD BE DONE TO ENCOURAGE WISCONSIN RESIDENTS TO SAVE FOR RETIREMENT

(n=501 WI Small Business Owners)



## WISCONSIN SMALL BUSINESS OWNERS SUPPORT STATE RETIREMENT SAVINGS OPTION

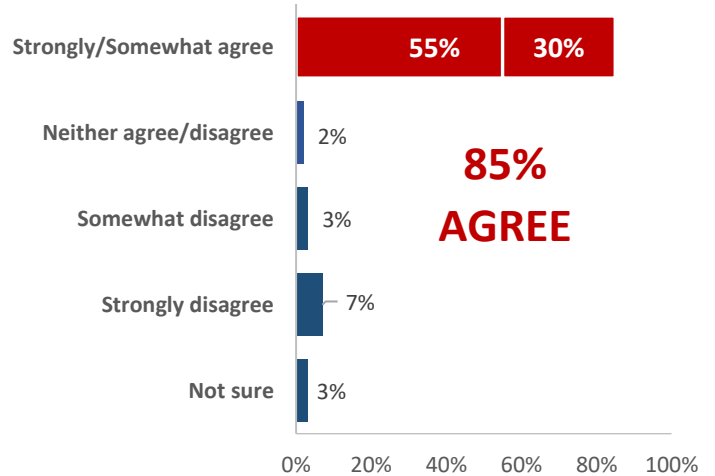
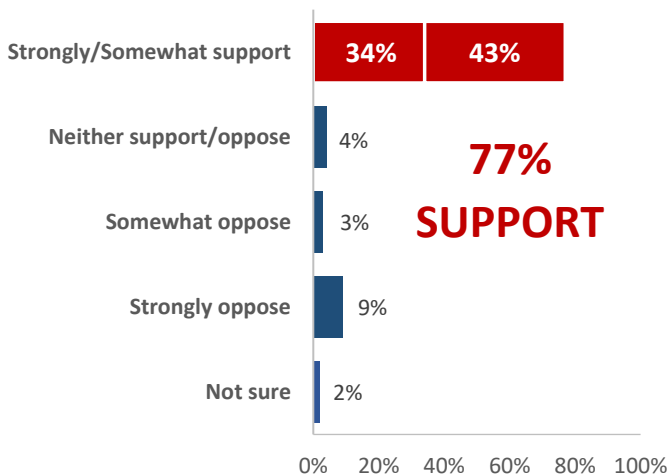
Over three-quarters of Wisconsin small business owners support a privately managed, ready-to-go retirement savings option that would help small businesses offer employees a way to save for retirement. Additionally, most small business owners agree that state lawmakers should support a state retirement savings program.

### SUPPORT/OPOSE WISCONSIN RETIREMENT SAVINGS OPTION

(n=501 WI Small Business Owners)

### AGREE/DISAGREE LAWMAKERS SHOULD SUPPORT WISCONSIN RETIREMENT SAVINGS OPTION

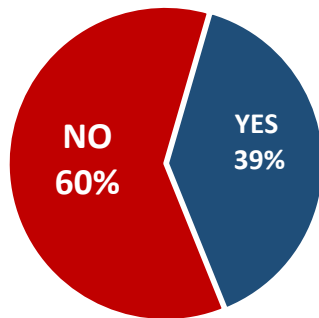
(n=501 WI Small Business Owners)



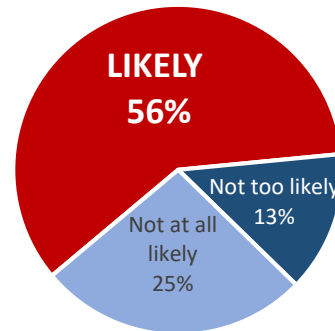
## WISCONSIN SMALL BUSINESS OWNERS ARE LIKELY TO OFFER STATE RETIREMENT SAVINGS OPTION

Three in five small business owners in Wisconsin responding to this survey say they do not participate in or offer a retirement savings plan, and many say they would face challenges providing a workplace savings plan for their employees or participating in one themselves. Nearly three in five (59%) of these business owners say retirement savings plans are **too costly** and three in ten (30%) say they are concerned about how **complicated they are to operate**. A quarter (25%) of these small business owners say the retirement savings plans would be **too time consuming** to operate. But when asked how likely they would be to participate in or offer their employees access to the retirement savings program being proposed in Wisconsin, over half say they would be likely to join or offer it (very: 18%; Somewhat: 38%).

**CURRENTLY OFFER/PARTICIPATES IN A RETIREMENT SAVINGS PLAN**  
(n=501 WI Small Business Owners)



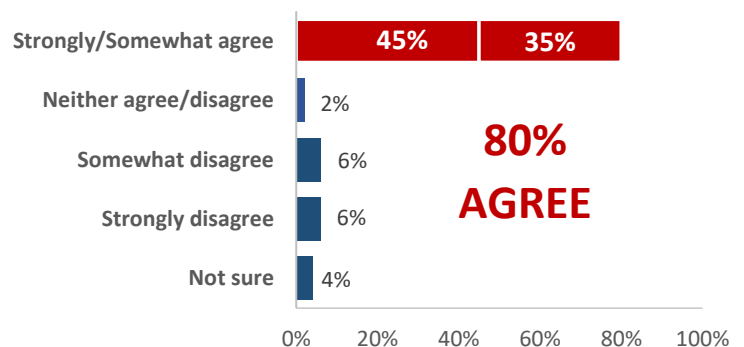
**LIKELIHOOD OF OFFERING/PARTICIPATING IN A STATE RETIREMENT SAVINGS OPTION IF AVAILABLE**  
(n=273 WI Small Business Owners Who do Not Offer Employees A Savings Plan)



## STAYING COMPETITIVE IS AMONG TOP REASONS TO OFFER A RETIREMENT SAVINGS PLAN

Among the thirty-nine percent of small business owners in Wisconsin who *do* offer a retirement savings plan to their employees, one in four (24%) indicate that a main reason for them to offer an employee savings plan is *to attract and/or retain quality employees*. Nearly three in ten (29%) offer a retirement savings plan *because it is the right thing to do*. Indeed, the majority of all small business owners in Wisconsin agree that being able to offer a voluntary, portable, retirement savings option helps local small businesses attract and retain quality employees and stay competitive.

**AGREE/DISAGREE RETIREMENT SAVINGS OPTIONS HELP SMALL BUSINESS ATTRACT EMPLOYEES/STAY COMPETITIVE**  
(n=501 WI Small Business Owners)



**DEMOGRAPHICS:** n=501 small business owners or company decision makers with 0-100 additional employees within the state of Wisconsin.

Business Size: 0 additional employees: 27%; 1 additional employee: 32%; 2-7 additional employees: 28%; 8-100 additional employees: 12%.

2018 Business Revenue: Less than \$100,000 = 42%; \$100,000 – less than \$500,000 = 25%; \$500,000 or more = 20%.

Employer/Respondent age: 18-39: 16%; 40-49: 18%; 50 and older: 64%

Political ideology: Conservative: 45%; Liberal: 18%; Moderate: 20%; None: 13%

**METHODOLOGY:** The 2019 Wisconsin Small Business Owner Survey was a telephone study among 501 small business owners or decision makers about employee benefits at companies with 0-100 additional employees. Interviews were conducted June 18 – July 12, 2019. The margin of error for this sample is  $\pm 4.4$  percent. Respondents were offered a \$5 check for their participation. The sample, including owner names and companies, came from a Dun & Bradstreet business list and was weighted to reflect the Dun & Bradstreet universe of businesses in Wisconsin with 0-100 additional employees. For more information about this issue in Wisconsin, please contact Lisa Lamkins, AARP Wisconsin, at [llamkins@aarp.org](mailto:llamkins@aarp.org), 608-286-6302. For more information on methodology and the survey, contact Lona Choi-Allum at [lallum@aarp.org](mailto:lallum@aarp.org), 202-434-6333. View this summary at [www.aarp.org/WIsmallbizsavings](http://www.aarp.org/WIsmallbizsavings) and other AARP research at <https://aarp.org/research>.

## AARP in WISCONSIN Small Business Owner Work and Save Survey

\*Data weighted to Dun & Bradstreet sample universe\*

### SCREENER

**SAMPLE: 501 telephone interviews among non-franchise small business owners or decision makers with (0-100) additional employees**

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

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

My name is \_\_\_\_\_ with the American Institute of Consumer Studies.

We are conducting a brief survey of Wisconsin business leaders regarding retirement. This is not a sales call. As a leader in the community your opinions are very important. In appreciation of your time, we will mail you a check for \$5 if you qualify and complete the survey. (IF ASKED: This survey will take about 10 minutes).

**(RE-INTRODUCE SURVEY AS NECESSARY)**

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

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

S1. County:

(n=501)

<0.5%	Adams	1%	Jackson	3%	Racine
1%	Ashland	1%	Jefferson	2%	Rock
1%	Barron	1%	Juneau	1%	Rusk
1%	Bayfield	1%	Kenosha	1%	St. Croix
4%	Brown	1%	Kewaunee	2%	Sauk
<0.5%	Burnett	3%	La Crosse	1%	Sawyer
1%	Calumet	1%	Langlade	1%	Shawano
2%	Chippewa	<0.5%	Lincoln	1%	Sheboygan
1%	Clark	2%	Manitowoc	1%	Taylor
1%	Columbia	4%	Marathon	1%	Trempealeau
<0.5%	Crawford	1%	Marinette	1%	Vernon
11%	Dane	<0.5%	Marquette	1%	Vilas
2%	Dodge	8%	Milwaukee	3%	Walworth
1%	Door	1%	Monroe	1%	Washburn
1%	Douglas	<0.5%	Oconto	1%	Washington
1%	Dunn	1%	Oneida	5%	Waukesha
2%	Eau Claire	4%	Outagamie	1%	Waupaca
1%	Fond Du Lac	2%	Ozaukee	1%	Waushara
1%	Grant	<0.5%	Pepin	4%	Winnebago
1%	Green	<0.5%	Pierce	1%	Wood
<0.5%	Green Lake	1%	Polk		
1%	Iowa	2%	Portage		

[S2 GENDER MOVED TO DEMOS]

S3. First of all, are you the owner of a small business, are you not the owner, but the person who makes decisions about employee benefits, or are you neither? (DO NOT READ CHOICES - SELECT ONE ANSWER)

(n=501)

- 82% Owner
- 18% Decision maker about employee benefits (NOT OWNER)
- Neither

**\*\*Programmer note: If S3=1-2, skip to S4.\*\***

S3a. May I please speak with the owner or decision maker about employee benefits?

- Yes (TRANSFER TO PERSON)
- Not available (SET UP CALLBACK)
- No (TERMINATE)

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

**\*\*Programmer note: Allow up to 5-digit number. \*\***

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

- \_\_\_\_\_ [ENTER NUMBER]
- 99999 Don't know/No answer

(n=501)

- 32% 0
- 15% 1
- 31% 2-7
- 22% 8-100

**\*\*Programmer note: If S4 > 100, TERMINATE.\*\***

S5. In what state is your business located?

(n=501)

- 100% WISCONSIN
- Other (TERMINATE)
- Don't know/Not sure (TERMINATE)
- Refused (TERMINATE)

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

WISCONSIN SMALL BUSINESS OWNER WORK AND SAVE SURVEY

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

S6. In what county was your company incorporated?

(n=501)

1%	Adams	<0.5%	Iron	2%	Portage
<0.5%	Ashland	1%	Jackson	3%	Racine
<0.5%	Barron	1%	Jefferson	2%	Rock
1%	Bayfield	<0.5%	Juneau	1%	Rusk
4%	Brown	1%	Kenosha	1%	St. Croix
1%	Calumet	<0.5%	Kewaunee	2%	Sauk
2%	Chippewa	3%	La Crosse	<0.5%	Sawyer
1%	Clark	1%	Langlade	1%	Shawano
1%	Columbia	<0.5%	Lincoln	2%	Sheboygan
<0.5%	Crawford	1%	Manitowoc	<0.5%	Taylor
11%	Dane	4%	Marathon	1%	Trempealeau
2%	Dodge	1%	Marinette	1%	Vernon
1%	Door	<0.5%	Marquette	1%	Vilas
1%	Douglas	8%	Milwaukee	2%	Walworth
1%	Dunn	1%	Monroe	<0.5%	Washburn
2%	Eau Claire	<0.5%	Oconto	1%	Washington
1%	Fond Du Lac	1%	Oneida	5%	Waukesha
<0.5%	Forest	4%	Outagamie	1%	Waupaca
1%	Grant	1%	Ozaukee	1%	Waushara
1%	Green	<0.5%	Pepin	3%	Winnebago
<0.5%	Green Lake	<0.5%	Pierce	<0.5%	Wood
1%	Iowa	<0.5%	Polk		
7%	Not a corporation	2%	Don't know/not sure		

**\*\*Programmer note: Randomize order of "local business" and "franchise".\*\***

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

(n=501)

- 100% Local business
- Franchise (**TERMINATE**)
- Don't know/Not sure (**TERMINATE**)
- Refused (**TERMINATE**)

Interviewer: If necessary "A franchise is when a company grants an individual or group permission to carry out specific commercial activities on its behalf. For example, many McDonald's locations are independently owned franchises."

**\*\*Programmer note: If S7=2, 8 or 9, TERMINATE.\*\***

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

**\*\*Programmer note: IF QS4=0, SKIP TO QUESTION QS9.\*\***

S8. In general, what percentage of your workforce includes seasonal employees – that is, employees who only work for you during certain times of the year?

\_\_\_\_\_ % [ENTER PERCENTAGE 0-100]

(n=501)

75%	0%
9%	1% to 25% (Net)
4%	26% to 50% (Net)
2%	51% to 75% (Net)
10%	76% to 100% (Net)
1%	Don't know/No answer

S9. What type of business or industry is your company? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=501)

10%	Agriculture, Forestry, Fishing
3%	Arts, Entertainment, Recreation
2%	Communications, Telecommunications
7%	Construction
1%	Educational services that do NOT include PUBLIC schools
4%	Finance, Insurance
--	Government/Government agency (TERMINATE)
5%	Healthcare, Pharmaceutical
4%	Hotel, Lodging, Restaurant
1%	Leasing & Rental
7%	Manufacturing
3%	Non-profit
2%	Real Estate
10%	Retail
27%	Services, for example, business, legal, engineering, accounting
5%	Transportation, Warehousing
3%	Utilities; for example, electric power, gas, water
3%	Wholesale Trade
<0.5	Private government contractor
--	Public schools (TERMINATE)
2%	Other (specify) _____
--	Don't know/No answer (TERMINATE)
--	Refused (TERMINATE)

**\*\*Programmer note: If S9=07, 20, 98, or 99 TERMINATE.\*\***

## MAIN QUESTIONNAIRE

How concerned are you that [IF S4=0, "YOU"] [IF S4=1, "YOUR EMPLOYEE"] [IF S4=2+, "YOUR EMPLOYEES"] will not have enough money to cover [IF S4=0, "YOUR"; IF S4=1, "HIS OR HER"; IF S4=2+, "THEIR"] health care and/or living expenses when [IF S4=0, "YOU RETIRE"; IF S4=1, "HE OR SHE RETIRES"; IF S4=2+, "THEY RETIRE"]? Are you very concerned, somewhat concerned, not very concerned or not concerned at all? (SELECT ONE ANSWER)

(n=501)

19%	Very concerned
31%	Somewhat concerned
17%	Not very concerned
28%	Not concerned at all
4%	Don't know/Not sure
1%	Refused

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

(n=501)

46%	A lot more
24%	Some more
9%	A little more
7%	Nothing more
13%	Don't know/Not sure
2%	Refused

Are you currently saving for retirement? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=501)

80%	Yes
17%	No
3%	Don't know/Not sure
<0.5%	Refused

Do you [S4=0, "participate in"; S4=1 "offer your employee", S4=2+, "offer your employees"] a retirement savings plan? (SELECT ONE ANSWER)

(n=501)

45%	Yes
55%	No
1%	Don't know/not sure (DO NOT READ)
--	Refused (DO NOT READ)

**\*\*Programmer note: If Q4=1 SKIP to Q7.\*\***

INTRO: There are many reasons [if S4=0: business owners do not participate in] [if S4=1+: businesses do not offer] a retirement savings plan. Please tell me if the following reasons apply to [if S4=0: the decisions you make about you and your business] [if S4=1+: you as an employer or decision maker about employee benefits].

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

a. Are you concerned about how complicated it [if Q4=1: "is"] [if Q4=2, 8, 9: "would be"] to operate a retirement plan? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=273)

32%	Yes
64%	No
4%	Don't know/not sure (DO NOT READ)
<0.5	Refused (DO NOT READ)

b. Are you concerned about how time consuming it [if Q4=1: "is"] [if Q4=2, 8, 9: "would be"] to operate a retirement plan? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=273)

26%	Yes
71%	No
3%	Don't know/not sure (DO NOT READ)
--	Refused (DO NOT READ)

c. Are you concerned about how costly it [if Q4=1: "is"] [if Q4=2, 8, 9: "would be"] to operate a retirement plan? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=273)

59%	Yes
36%	No
6%	Don't know/not sure (DO NOT READ)
--	Refused (DO NOT READ)

IF S4>0: Does your company ever plan to offer a retirement savings plan to your employees?

IF S4=0: Do you ever plan to participate in a retirement savings plan? (DO NOT READ CHOICES – SELECT ONE ANSWER)

(n=273)

21%	Yes
70%	No
10%	Don't know/not sure (DO NOT READ)
--	Refused (DO NOT READ)



**\*\*Programmer note: If Q4=2,8,9, skip to Q8a.\*\***

IF S4>0: What type of retirement savings plan does your company offer employees?

IF S4=0: What type of retirement savings plan do you participate in? (DO NOT READ LIST – SELECT ALL THAT APPLY – PROBE: WHAT ELSE?)

(n=223)

47%	401k or 403b
34%	IRA or Roth IRA
14%	Simplified employee pension plan or SEP
3%	Stocks or mutual funds
1%	Employer match
<0.5	State retirement system for public employees
1%	Saving account/personal saving account
<0.5	Annuity
4%	Other
5%	Don't know/Not sure
1%	Refused

**[IF S4=0, GO TO Q8a]**

[IF OFFERS PLAN] What is the **one** main reason your company offers a retirement savings plan to employees? (DO NOT READ CHOICES – SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: “Of those reasons, which is the biggest reason?”

(n=137)

30%	Attract and/or retain quality employees
13%	Have a positive impact on employee attitude and/or performance
26%	Because it is the right thing to do
4%	Tax advantages
4%	I can't afford to offer health insurance so I offer a retirement plan
2%	So they can save for their retirement/have supplement for Social Security
5%	Benefits/part of benefit package/compensation/enhances benefits
4%	Care about employee/want to be fair/help with future
1%	Important/important benefit to have
1%	Allows me to do the same/participate in my own retirement plan
1%	For their future/needed for later in life
1%	Required/mandated by state law/unions
1%	Good business practice/good for owners and employees
5%	Other
3%	Don't know/Not sure
--	Refused

**8a.** How concerned are you as a taxpayer that some WISCONSIN residents have not saved enough money for retirement and could end up being reliant on public assistance programs? Are you...**[READ EACH ANSWER CATEGORY]?**

(n=501)

37%	Very concerned
40%	Somewhat concerned
11%	Not very concerned
10%	Not concerned at all
2%	Not sure/ Don't know [DO NOT READ]
<0.5%	Refused [DO NOT READ]

**\*\*Programmer note: Show 9 Intro for S4=0 only. Otherwise skip to Q9\*\***

**9 Intro.** Although you indicate having no employees, we are interested in your response to the following question:

**\*\*Programmer note: Rotate statements A and B.\*\***

There are two proposals that WISCONSIN lawmakers could consider to help small businesses and those who are self-employed access retirement savings options for themselves and their employees.

One proposal...

Creates a basic, ready to go, **plug-and-play** retirement savings program that small business owners and those who are self-employed can use without having to operate or pay setup or maintenance costs. Small business owners would simply set up a payroll deduction for themselves or for employees who choose to participate.

While the other...

Creates a **website** bringing together existing retirement savings programs approved by the state that small business owners and those who are self-employed can use. Small business owners or self-employed individuals would pick a program, pay for setup and maintenance costs, and operate the savings program.

Which proposal would you be more likely to support?

(n=501)

53%	Basic plug-and-play program with no setup or maintenance costs
21%	Website with existing programs where business owners/self-employed pay for setup and maintenance
22%	Don't know/Not sure
4%	Refused

One way WISCONSIN lawmakers could work to address the issue of retirement insecurity would be to create a basic, ready to go, plug-and-play retirement savings program for small businesses and those who are self-employed to use. Employers would simply setup a payroll deduction just like they do for taxes. Workers would be able to choose if, and how much, they want to contribute. If workers leave a job they can take the money and account with them to their next job. This savings program would be a public- private partnership. Would you support or oppose this proposal? (INTERVIEWER PROBE IF NEEDED: Is that strongly or somewhat?)

(n=501)

35%	Strongly support
41%	Somewhat support
5%	Neither support nor oppose (DO NOT READ)
4%	Somewhat oppose
8%	Strongly oppose
2%	Don't know (DO NOT READ, DO NOT COLLAPSE)
4%	Not sure (DO NOT READ, DO NOT COLLAPSE)
<0.5%	Refused (DO NOT READ, DO NOT COLLAPSE)

**\*\*Programmer note: If Q4=2, continue to Q11, IF Q4=1,8,9 SKIP TO Q12**

IF S4>0: How likely would you say you are to offer your employees access to the retirement savings program that is being proposed - very likely, somewhat likely, not too likely, or not at all likely?

IF S4=0: How likely would you say you would be to participate in the retirement savings program that is being proposed - very likely, somewhat likely, not too likely, or not at all likely? (SELECT ONE ANSWER)

(n=273)

21%	Very likely
39%	Somewhat likely
11%	Not too likely
23%	Not likely at all
4%	Don't know/Not sure (DO NOT READ)
1%	Refused (DO NOT READ)

Do you agree or disagree with the following statement: "Being able to offer a voluntary, portable, retirement savings program would help local small businesses attract and retain quality employees and stay competitive." Is that strongly or somewhat? (SELECT ONE ANSWER)

(n=501)

46%	Strongly agree
35%	Somewhat agree
2%	Neither agree nor disagree (DO NOT READ)
6%	Somewhat disagree
5%	Strongly disagree
4%	Don't know/Not sure (DO NOT READ)
1%	Refused (DO NOT READ)

Do you agree or disagree that WISCONSIN lawmakers should support a bill to make it easier for small business owners and those who are self-employed to access a way to save for retirement for themselves and their employees? Is that strongly or somewhat?

(n=501)

55%	Strongly agree
29%	Somewhat agree
2%	Neither agree nor disagree (DO NOT READ)
4%	Somewhat disagree
7%	Strongly disagree
3%	Don't know/Not sure (DO NOT READ)
1%	Refused (DO NOT READ)

DEMOS

**\*\*Programmer note: If S9=12 SKIP TO D6**

I have just a couple more questions. How would you classify your company? Is it a for-profit business or a non-profit business? (SELECT ONE ANSWER)

(n=501)

92%	For-profit business
8%	Non-profit business
<0.5%	Other
--	Don't know/Not sure (DO NOT READ)
--	Refused (DO NOT READ)

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

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

(n=501)

32%	0 to 10 (Net)
31%	11 to 25 (Net)
36%	26+ (Net)
1%	Don't know/Not sure (Do not read)
--	Refused (Do not read)

D7. We realize income is a private matter and so rather than ask you anything specific about your income; I'd like to ask you to please stop me when I get to the category that includes your business revenue in 2018. Was it...?  
(READ CHOICES BELOW – SELECT ONE ANSWER)

- 4% Less than \$0, it was negative
- 6% Less than \$10,000
- 14% \$10,000 to less than \$50,000
- 18% \$50,000 to less than \$100,000
- 13% \$100,000 to less than \$200,000
- 12% \$200,000 to less than \$500,000
- 9% \$500,000 to less than \$1 million
- 11% \$1 million or more
- 6% Don't know/Not sure (DO NOT READ)
- 7% Refused (DO NOT READ)

S2. **ASK GENDER.** "To ensure it is recorded accurately, could you please state your gender?  
(n=501)

- 58% Male
- 42% Female
- <0.5% Other
- 1% Refused

D2. What is your age as of your last birthday? [IN YEARS] \_\_\_\_\_  
99 Refused

**\*\*Programmer note: code responses into following age categories (do not show):**  
(n=501)

- 4% 18-29
- 11% 30-39
- 20% 40-49
- 30% 50-59
- 14% 60-64
- 18% 65+
- 4% Refused

**Flag anyone under [AGE GROUP DEFINED BY STATE OFFICE/CLIENT]\*\***

D3. Are you registered to vote in WISCONSIN (DO NOT READ CHOICES – SELECT ONE ANSWER)  
(n=501)

- 95% Yes
- 5% No
- Don't know/Not sure
- <0.5% Refused

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

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

(n=501)

- 16% Democrat
- 34% Republican
- 23% Independent
- 20% Something else
- 3% Don't know/Not sure (DO NOT READ)
- 4% Refused (DO NOT READ)

D5. How would you characterize your political views – very conservative, somewhat conservative, moderate, somewhat liberal, very liberal, or none of the above? (SELECT ONE ANSWER)

(n=501)

- 15% Very conservative
- 30% Somewhat conservative
- 19% Moderate
- 10% Somewhat liberal
- 7% Very liberal
- 12% None of the above
- 3% Don't know/Not sure (DO NOT READ)
- 3% Refused (DO NOT READ)

R1. The **WISCONSIN AARP OFFICE** is very interested in people who can share their story to raise awareness for this important topic. Would you be willing to speak with someone from the **WISCONSIN AARP OFFICE** about some of your responses related to retirement savings addressed in this survey? This would not be a sales call.

(n=501)

- 17% Yes
- 82% No
- 1% Don't know/not sure (DO NOT READ)
- Refused (DO NOT READ)

**\*\*Programmer note: If R1>1, skip to Z1.\*\***

R2. Because you would be willing to speak with someone from the **AARP OFFICE in WISCONSIN**, we also will be providing them some limited information about you. This information will be limited to the following: (1) your first and last name, (2) your telephone number, (3) your gender, (4) your age group, and your responses about retirement savings options you gave to this survey. Are you still willing to speak with the **AARP office in WISCONSIN**?

(n=84)

- 94% Yes
- 6% No
- Don't know/not sure (DO NOT READ)
- Refused (DO NOT READ)

**\*\*Programmer note: If R2>1, skip to Z1.\*\***

**\*\*\*Programmer note: If R2= YES, complete R3 and ask for full name and verify phone number\*\*\***

R3. Please provide your full name and best phone number to reach you.

Full Name: \_\_\_\_\_

Telephone Number: \_\_\_\_\_

R4. Thank you for indicating your willingness to speak with someone from the **AARP office in WISCONSIN**. The **AARP office in WISCONSIN** may contact you first to verify that you are still interested in sharing your story. We cannot guarantee that the **AARP office in WISCONSIN** will contact you, but we will be sure to make a note of your interest in being interviewed.

Z1. In order to send you a check for \$5 as our way of saying thank you for participating in this study, we will need your full name and mailing address. This information will only be used to mail you your \$5 check. Would you like to provide this information?

Yes

No

Don't know/Not sure (DO NOT READ)

Refused (DO NOT READ)

**\*\*Programmer note: If Z1=1, ask Z2 then skip to ENDING. If Z1=2, 8, or 9, skip to Z3.\*\***

Z2. Please provide your full name as you would like it to appear on the \$5 check and the address you would like us to mail your check to.

Full Name: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City \_\_\_\_\_

State: \_\_\_\_\_

**\*\*Programmer note: After answering Z2, skip to ENDING.\*\***

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

Yes

No

Don't know/Not sure

Refused

**ENDING:** Those are all the questions I have for you. Thank you very much for helping us with this important study. Have a great day/evening.

INTERVIEWER, IF ASKED ABOUT SPONSOR: "The survey sponsor is the **WISCONSIN AARP OFFICE.**"