

Methodology: Survey of Employers Registered With the OregonSaves Retirement Savings Program

The Pew Charitable Trusts hired Qualtrics to conduct an online survey of businesses that registered with the OregonSaves retirement savings program to better understand how they perceived the benefits and challenges associated with the program. Responses were received from 2,564 businesses that had registered with OregonSaves on or before Dec. 1, 2019, out of 11,740 invited to participate and are representative across nine industry categories and registration cohorts reflective of employer size.

Qualtrics fielded the survey online, in English, over three waves. The first wave, conducted July 29 to Aug. 16, 2019, included all businesses that had registered by April 1, 2019. The second wave, conducted Sept. 21 to Oct. 11, 2019, included all businesses that registered by May 31, 2019. The third and final wave, conducted March 23 to April 10, 2020, included businesses that registered by Dec. 1, 2019. OregonSaves had rolling registration over this time period. Fielding the survey in waves allowed for the inclusion of newly registered businesses without allowing the passage of too much time between initial registration and responding to the survey. Each survey wave was fielded approximately three and a half months following the last registration date for those businesses included in the wave, allowing time for all businesses to have completed the registration process, set up payroll, and begun to administer contributions on behalf of their employees.

The target population was respondents familiar with their organization's experience with OregonSaves. Pew obtained a list of businesses maintained by the OregonSaves program administrator, Ascensus. Qualtrics contacted survey participants using the email addresses on file with the program administrator. All unique email addresses provided by the program administrator were sent invitations to complete the survey. Some email addresses were used as the primary contact for multiple businesses registered with OregonSaves. Rather than asking these contacts to complete the survey multiple times, we asked for a response on behalf of just one of the registered businesses, randomly chosen. All potential respondents received a pre-notification email and three email reminders following the initial invitation. All respondents were given a \$15 e-gift card for their participation.

Because all unique contacts received an invitation, the survey was a census. Sampling error does not apply because the observations are not drawn from a random sample of a specified population. The total number of respondents overall and for subgroups reported on are specified in the analysis. The final dispositions for all contact attempts are reported in Table 1, below.

	Unique Contacts	Invitation Delivered, No Response	Complete Response	Partial Response	Opened Survey, No Answers	Opted-Out of Survey Communications	Invitation Undelivered (Email Bounced)
Wave 1 Totals	2952	1872	774	92	41	122	51
Wave 2 Totals	2706	1788	605	87	48	148	30
Wave 3 Totals	6082	4193	1185	179	107	346	72
Survey Total	11740	7853	2564	358	196	616	153

This survey has a response rate of 21.8%. The American Association for Public Opinion Research (AAPOR) Response Rate 1 (RR1) calculation is as follows:

$$RR1 = \frac{I}{(I + P) + (R + NC + O) + (U)}$$

$$RR1 = \frac{2564}{(2564 + 358) + (812 + 7853 + 0) + (153)}$$

$$RR1 = \frac{2564}{11740}$$

$$RR1 = 0.218$$

Responses received from the survey are representative of the population of businesses registered with OregonSaves.¹ As such, responses are not weighted. The distribution of the population and respondents across program registration waves are reported in Table 2, below. These registration waves, or cohorts, are reflective of the number of employees at each business.² The distribution across industry categories is reported in Table 3, below.

Registration Wave	Population (N = 12,800)	Respondents (N = 2,564)
Pilot 1	0.1%	0.2%
Pilot 2	0.3	0.6
Wave 1	1.4	1.3
Wave 2	2.4	2.5
Wave 3	15.0	16.8
Wave 4	30.6	29.5
Wave 5	41.9	40.4
Wave 6	6.9	7.1
Wave 7	1.4	1.7
Missing	0.02	0.04

Industry Category	Population (N = 12,800)	Respondents (N = 2,564)
Natural Resources and Mining	6.2%	5.5%

Construction	9.4	8.0
Manufacturing	6.4	7.7
Trade, Transportation, and Utilities	17.0	16.5
Management and Technical Services, Financial Activities, and Information	8.7	10.1
Education and Health Services	9.8	11.5
Leisure and Hospitality	26.8	23.1
Administrative and Support Services	5.1	4.5
Other and Unclassified	8.3	9.7
Missing Code	2.4	3.4

¹ The total population reflects the number of businesses registered with OregonSaves on or before Dec. 1, 2019, as indicated in a report from the program administrator generated on Feb. 21, 2020.

² After the pilot phase, OregonSaves registered employers according to rolling deadlines associated with the employers' number of employees. Wave 1 reflects businesses with 100+ employees, Wave 2 is 50-99 employees, Wave 3 is 20-49 employees, Wave 4 is 10-19 employees, Wave 5 is five to nine employees, Wave 6 is four or fewer employees, and Wave 7 represents a special enrollment group. The deadline to register for the smallest businesses (four or fewer employers) is Jan. 15, 2021. The smallest employers that registered in time to be included in this survey did so in advance of the required deadline.