

Pew Survey of Nontraditional Workers and Retirement Savings: Topline Results

Overview

This document contains the topline findings for the Survey of Nontraditional Workers conducted for The Pew Charitable Trusts. The survey was fielded online and via telephone, in English and Spanish. The survey was conducted June 4, 2020 - July 1, 2020, and obtained 1,026 qualified interviews from individuals ages 18 and over who worked in nontraditional jobs (also referred to as contingent, independent or gig jobs). The study obtained 409 responses from those for whom nontraditional work was a primary source of income, 408 responses from those for whom nontraditional work supplemented a traditional (W2) job, and 209 responses from those who had multiple sources of nontraditional work. The sample was drawn from NORC’s AmeriSpeak Panel.

Topline counts are unweighted and frequencies are weighted. Not all respondents were presented with all survey questions. For additional information on survey methodology, panel recruitment, and the development of survey weights, see the full methods statement.

A. SCREENING QUESTIONS AND TOP THREE JOBS

QA. Please think about paying jobs you have held during the past 12 months.

In the past 12 months, how many jobs have you had that you were paid for? When you think about jobs that produce income, include full-time and part-time jobs. Also include jobs based on things you have done as a hobby, such as selling crafts online, if they have been important sources of your income. If you have performed the same type of work for multiple clients, treat this as a single job. Enter number: _____

Value	Count (unweighted)	Percentage (weighted)
1	362	38%
2	390	36%
3	176	17%
3	45	5%
4	19	2%
6	7	1%
7	4	0%

8	3	0%
10	3	0%
11	1	0%
12	4	0%
15	3	0%
17	1	0%
24	1	0%
25	1	0%
26	1	0%
45	1	0%
50	1	0%
70	1	0%
75	1	0%
85	1	0%
Total	1026	100%

Type: Categorical

Missing: 0

Sample type: All, only screened-in respondents shown here.

TERMINATE IF QA=0, 997, 998, or 999

QBR1. Please answer the following question about the job that has been the most important source of your income over the past 12 months, or the job you have considered to be your primary job. If you don't consider any job to be your primary source of income or your primary job, simply answer the question for each of your jobs in turn, up to three jobs. You will be asked about your other job or jobs, up to three jobs held over the past 12 months, next.

How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.

Value	Count (unweighted)	Percentage (weighted)
01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.	408	32%

02 - An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit, or Upwork.	37	5%
03 - A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.	33	4%
04 - A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.	83	8%
05 - A contract company (not my own company) that provides a worker's services to others under contract.	91	11%
06 - A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.	201	22%
07 - An on-call worker. For example, someone who works as needed as a substitute teacher.	21	2%
08 - A day laborer. For example, someone who finds work at a day labor site.	24	3%
09 - A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season.	31	3%
10 - Other	97	11%
Total	1026	100%

Type: Categorical

Missing: 0

Sample type: All

Asked if QA >= 1 (One or more jobs in the past year), only screened-in respondents shown here.

QBR1_2_OE. Name the platform or app.

Valid N: 37

Missing: 0

Type: Open Text Response

Sample type: All

Asked if QBR1=2

QBR1_10_OE. Other [open text response]

Valid N: 97

Missing: 0

Type: Open Text Response

Sample type: All

Asked if QBR1=10

QBR2. Thinking about the second most important of your jobs over the past year, please answer the following question. How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.

Value	Count (unweighted)	Percentage (weighted)
01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.	120	17%
02 - An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit, or Upwork.	76	12%
03 - A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.	25	5%
04 - A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.	133	20%
05 - A contract company (not my own company) that provides a worker's services to others under contract.	58	8%
06 - A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.	89	13%
07 - An on-call worker. For example, someone who works as needed as a substitute teacher.	33	6%
08 - A day laborer. For example, someone who finds work at a day labor site.	13	3%
09 - A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season.	49	7%
10 - Other	68	10%
Total	664	100%

Type: Categorical

Missing: 0

Sample type: All

Asked if QA >= 2 (Two or more jobs in the past year) , only screened-in respondents shown here.

QBR2_2_OE. Name the platform or app.

Valid N: 76
 Missing: 0
 Type: Open Text Response
 Sample type: All
 Asked if QBR2=2

QBR2_10_OE. Other [open text response]

Valid N: 68
 Missing: 0
 Type: Open Text Response
 Sample type: All
 Asked if QBR2=10

QBR3. Thinking about your third most important job over the past year, please answer the following question. How would you best describe your employment at this job? If you think that more than one of these might apply to you, pick the one you think fits the best.

Value	Count (unweighted)	Percentage (weighted)
01 - A traditional employer-employee relationship, where an employer hires and pays workers directly and manages their work.	43	16%
02 - An online or platform worker. For example, someone who finds work through Uber, Lyft, Etsy, eBay, Observa, TaskRabbit or Upwork.	37	12%
03 - A temporary help agency worker. For example, someone who works for Manpower or Kelly Services.	14	4%
04 - A freelancer or consultant. For example, someone who works for themselves selling photos to a newspaper or online media.	58	21%
05 - A contract company (not my own company) that provides a worker's services to others under contract.	12	4%
06 - A sole proprietor, or a business owner or partial owner, or a partner in a legally organized partnership.	30	10%
07 - An on-call worker. For example, someone who works as needed as a substitute teacher.	22	7%

08 - A day laborer. For example, someone who finds work at a day labor site.	10	5%
09 - A seasonal worker. For example, someone who works as needed during the holiday, harvest, or summer season.	22	12%
10 - Other	26	8%
Total	274	100%

Type: Categorical

Missing: 0

Sample type: All

Asked if QA >= 3 (Three or more jobs in the past year) , only screened-in respondents shown here.

QBR3_2_OE. Please name the platform or app.

Valid N: 37

Missing: 0

Type: Open Text Response

Sample type: All

Asked if QBR3=2

QBR3_10_OE. Other [open text response]

Valid N: 26

Missing: 0

Type: Open Text Response

Sample type: All

Asked if QBR3=10

TERMINATE IF ALL QB1-QB3=1, 77, 98, or 99 (I.E., IF QB1 NE 2-10 AND QB2 NE 2-10 AND QB3 NE 2-10)

ELIG indicates worker group assignment

Value	Count (unweighted)	Percentage (weighted)
Prime = first job is contingent	409	41%
Sup = traditional first job and contingent second job	408	32%
Supsup = First two jobs are contingent	209	27%
Total	1026	100%

QUAL indicates if a worker qualified for the survey

Value	Count (unweighted)	Percentage (weighted)
01 - Qualified, complete	1026	100%
Total	1026	100%

LOOP Q1-Q9 FOR RESPONDENT'S TOP THREE JOBS

Thinking about the job(s) you identified earlier, please answer the following questions. Start with the job that has been the most important source of your income over the previous 12 months, or the job you would consider your primary job. If you don't consider any job to be your primary source of income or your primary job, simply answer the question in turn for each of the jobs you've held during the past year, up to three jobs.

Q1R1. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

Value	Count (unweighted)	Percentage (weighted)
01 - Yes, I work the same hours I've always worked at this job	501	47%
02 - Yes, but after February 2020 I started working fewer hours at this job	266	25%
03 - Yes, but before February 2020 I started working fewer hours at this job	41	5%
04 - No, I stopped working at this job after February 2020	153	16%
05 - No, I stopped working at this job before February 2020	59	7%
77 - Don't know	2	0%
Total	1022	100%
Skipped	4	0%

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Q2R1. How do/did you get work assignments at this job? (Select all that apply)

Value	Count (unweighted)	Percentage of n=1,025 (weighted)
Online or app platforms	77	7%
Personal advertising	125	12%
Referrals	249	24%
Pre-established base of clients	216	22%
On-call or as needed	64	7%
Contract firms	78	8%
Temporary help agency	31	5%
Day labor locale	26	3%
Selling goods or services	51	6%
Traditional job	395	35%
Other	65	8%
Skipped	10	0%

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q2R1_1_OE. Please name the platform or app.

Valid N: 77

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q2R1=1

Q2R1_11_OE. Other [open text response]

Valid N: 65

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q2R1=11

Q3R1. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).

Value	Count (unweighted)	Percentage (weighted)
01 - Long-term client(s), customer(s) or employer(s)	386	36%
02 - A steady stream of short-term clients, customers or employers	170	18%
03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)	120	11%
04 - Both long-term clients or customers and temporary short-term clients or customers	339	33%
77 - Don't know	6	1%
Total	1021	99%
Skipped	5	0%

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Q4R1. How many weeks per year do/did you typically work at this job, on average?

Mean: 41.35 (unweighted), 39.84 (weighted)

Valid N: 1,026

Type: Continuous

Sample type: All, means were found among screened-in respondents only

Q5R1. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 48.38 (unweighted), 47.06 (weighted)

Valid N: 1,026

Type: Continuous

Sample type: All, means were found among screened-in respondents only

Q6R1. How would you describe your income (dollar receipts or payments) from this job?

Value	Count (unweighted)	Percentage (weighted)
01 - Steady income	534	48%
02 - Somewhat steady income	245	27%
03 - Irregular income	210	20%
04 - Seasonal	33	4%
Total	1022	100%
Skipped	4	-

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Q7R1. How are/were payments made to you? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - Cash in hand	159	18%
02 - Check	334	35%
03 - Electronic payment/transfer including direct deposit	745	70%
04 - In-kind exchanges	28	3%
05 - Other	6	0%
Skipped	4	-

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q7R1_5_OE. Other [open text response]

Valid N: 6

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q7R1=5

Q8R1. Where do/did payments to you go? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - My bank account	882	84%
02 - My investment account	51	4%
03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)	110	12%
04 - Cash	131	13%
05 = Other	15	2%
Skipped	4	1%

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q8R1_5_OE. Other [open text response]

Valid N: 15

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q8R1=5

Q9R1. Do/did you have employees? Include family members if you pay/paid them wages or a salary.

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	125	14%
02 - No	873	82%
77 - Don't know	27	4%
Total	1025	100%
Skipped	1	-

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Thinking about your second most important job over the past 12 months, please answer the following questions. [Q1R2-Q9R2]

Q1R2. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

Value	Count (unweighted)	Percentage (weighted)
01 - Yes, I work the same hours I've always worked at this job	245	37%
02 - Yes, but after February 2020 I started working fewer hours at this job	156	22%
03 - Yes, but before February 2020 I started working fewer hours at this job	49	7%
04 - No, I stopped working at this job after February 2020	126	18%
05 - No, I stopped working at this job before February 2020	83	15%
77 - Don't know	1	0%
Total	660	100%
Skipped	4	0%

Type: Categorical

Sample type: Asked if QA>1, only screened-in respondents shown here.

Q2R2. How do/did you get work assignments at this job? (Choose all that apply)

Value	Count (unweighted)	Percentage of n=660 (weighted)
01 - Online or app platforms	78	11%
02 - Personal advertising	84	15%
03 - Referrals	154	23%
04 - Pre-established base of clients	130	21%
05 - On-call or as needed	73	11%
06 - Contract firms	53	8%
07 - Temporary help agency	20	4%
08 - Day labor locale	14	2%
09 - Selling goods or services	58	8%
10 - Traditional job	163	24%
11 - Other	37	5%

Don't know	1	0%
Skipped	4	0%

Type: Categorical

Sample type: Asked if QA >= 2

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q2R2_1_OE. Please name the platform or app.

Valid N: 78

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q2R2=1

Q2R2_11_OE. Other [open text response]

Valid N: 37

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q2R2=11

Q3R2. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).

Value	Count (unweighted)	Percentage (weighted)
01 - Long-term client(s), customer(s) or employer(s)	165	25%
02 - A steady stream of short-term clients, customers or employers	159	24%
03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)	193	27%
04 - Both long-term clients or customers and temporary short-term clients or customers	139	23%
Don't know	1	0%

Total	657	99%
Skipped	7	1%

Type: Categorical

Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Q4R2. How many weeks per year do/did you typically work at this job, on average?

Mean: 28.72 (unweighted), 28.60 (weighted)

Valid N: 664

Type: Continuous

Sample type: Asked if QA >= 2, means were found among screened-in respondents only

Q5R2. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 39.17 (unweighted), 38.37 (weighted)

Valid N: 664

Type: Continuous

Sample type: Asked if QA >= 2, means were found among screened-in respondents only

Q6R2. How would you describe your income (dollar receipts or payments) from this job?

Value	Count (unweighted)	Percentage (weighted)
01 - Steady income	173	27%
02 - Somewhat steady income	124	21%
03 - Irregular income	301	42%
04 - Seasonal	61	10%
Total	659	100%
Skipped	5	-

Type: Categorical

Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Q7R2. How are/were payments made to you? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
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01 - Cash in hand	166	25%
02 - Check	252	38%
03 - Electronic payment/transfer including direct deposit	387	59%
04 - In-kind exchanges	29	4%
05 - Other	5	1%
Skipped	5	-

Type: Categorical

Sample type: Asked if QA >= 2

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q7R2_5_OE. Other [open text response]

Valid N: 5

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q7R2=5

Q8R2. Where do/did payments to you go? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - My bank account	504	76%
02 - My investment account	27	5%
03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)	111	15%
04 - Cash	142	20%
05 = Other	12	3%
Skipped	8	1%

Type: Categorical

Sample type: Asked if QA >= 2

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q8R2_5_OE. Other [open text response]

Valid N: 12
 Missing: 0
 Type: Open Text Response
 Sample type: All
 Asked if Q8R2=5

Q9R2. Do/did you have employees? Include family members if you pay/paid them wages or a salary.

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	56	9%
02 - No	590	88%
77 - Don't know	15	3%
Total	661	100%
Skipped	3	-

Type: Categorical
 Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Thinking about your third most important job over the past 12 months, please answer the following questions. [Q1R3-Q9R3]

Q1R3. Do you still work at this job? Think about potential changes in the time you spend on this job, not changes in how you perform this job (such as teleworking).

Value	Count (unweighted)	Percentage (weighted)
01 - Yes, I work the same hours I've always worked at this job	94	35%
02 - Yes, but after February 2020 I started working fewer hours at this job	54	22%
03 - Yes, but before February 2020 I started working fewer hours at this job	25	7%
04 - No, I stopped working at this job after February 2020	52	19%
05 - No, I stopped working at this job before February 2020	49	18%

Total	274	100%
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Type: Categorical

Sample type: Asked if QA >= 3, only screened-in respondents shown here.

Q2R3. How do/did you get work assignments at this job? (Choose all that apply)

Value	Count (unweighted)	Percentage of n=271 (weighted)
01 - Online or app platforms	35	13%
02 - Personal advertising	35	14%
03 - Referrals	70	26%
04 - Pre-established base of clients	54	19%
05 - On-call or as needed	26	9%
06 - Contract firms	19	9%
07 - Temporary help agency	7	4%
08 - Day labor locale	4	2%
09 - Selling goods or services	23	7%
10 - Traditional job	69	24%
11 - Other	15	4%
Total	357	131%
Skipped	3	1%

Type: Categorical

Sample type: Asked if QA >= 2

Note: Respondents could select all that applied, as reflected in Count and Percentage, only screened-in respondents shown here.

Q2R3_1_OE. Please name the platform or app.

Valid N: 35

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q3R3=1

Q2R3_11_OE. Other [open text response]

Valid N: 15

Missing: 0

Type: Open Text Response

Sample type: All
Asked if Q2R3=11

Q3R3. Please describe your relationship with your clients at this job (the same type of work performed for multiple clients should be treated as a single job).

Value	Count (unweighted)	Percentage (weighted)
01 - Long-term client(s), customer(s) or employer(s)	66	24%
02 - A steady stream of short-term clients, customers or employers	53	19%
03 - An intermittent, sporadic or irregular stream of clients, customers, (including seasonally)	104	37%
04 - Both long-term clients or customers and temporary short-term clients or customers	49	20%
Total	272	100%
Skipped	2	0%

Type: Categorical
Sample type: Asked if QA >= 2, only screened-in respondents shown here.

Q4R3. How many weeks per year do/did you typically work at this job, on average?

Mean: 26.29 (unweighted), 25.35 (weighted)
Valid N: 274
Type: Continuous
Sample type: Asked if QA >= 3, means were found among screened-in respondents only

Q5R3. How many hours per week do/did you typically work at this job, on average, during the times when you are working?

Mean: 46.78 (unweighted), 56.13 (weighted)
Valid N: 274
Type: Continuous
Sample type: Asked if QA >= 3, means were found among screened-in respondents only

Q6R3. How would you describe your income (dollar receipts or payments) from this job?

Value	Count (unweighted)	Percentage (weighted)
01 - Steady income	53	20%
02 - Somewhat steady income	58	20%
03 - Irregular income	131	48%
04 - Seasonal	29	11%
Total	271	99%
Skipped	3	1%

Type: Categorical

Sample type: Asked if QA >= 3, only screened-in respondents shown here.

Q7R3. How are/were payments made to you? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - Cash in hand	79	29%
02 - Check	109	42%
03 - Electronic payment/transfer including direct deposit	143	51%
04 - In-kind exchanges	15	6%
05 - Other	0	0%
Skipped	2	-

Type: Categorical

Sample type: Asked if QA >= 3

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q7R3_5_OE. Other [open text response]

Valid N: 0

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q7R3=5

Q8R3. Where do/did payments to you go? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - My bank account	198	70%
02 - My investment account	16	6%
03 - An online payment platform (e.g., Venmo, Paypal, Google Wallet, Square, etc.)	47	18%
04 - Cash	70	25%
05 = Other	5	5%
Skipped	5	2%

Type: Categorical

Sample type: Asked if QA >= 3

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q8R3_5_OE. Other [open text response]

Valid N: 5

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q8R3=5

Q9R3. Do/did you have employees? Include family members if you pay/paid them wages or a salary.

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	26	10%
02 - No	235	85%
77 - Don't know	11	5%
Total	272	100%
Skipped	2	-

Type: Categorical

Sample type: Asked if QA >= 3, only screened-in respondents shown here.

Q10B. During the last week of January 2020, did you do ANY work for either pay or profit?

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	754	69%
02 - No	228	25%
03 - Retired	16	2%
04 - Disabled	7	0%
05 - Unable to work	18	3%
Total	1023	100%
Skipped	3	-

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Q10. What is your employment status today, totaling all your current work across traditional employer(s) and /or independent work?

Value	Count (unweighted)	Percentage (weighted)
01 - I currently work full-time (35 or more hours a week)	543	49%
02 - I currently work part-time	237	24%
03 - I am not currently working but am looking for work	150	16%
04 - I am not currently working and am not looking for work (I am retired, disabled, caregiving, a student, or other)	88	9%
Total	1018	99%
Skipped	8	1%

Type: Categorical

Sample type: All, only screened-in respondents shown here.

Q11. Has your work been affected by the pandemic?

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	338	64%
02 - No	203	36%

Total	541	100%
Skipped	2	-

Type: Categorical

Sample type: All

Asked if Q10= 1, only screened-in respondents shown here.

**Q12. How has your work been affected by the coronavirus pandemic?
Please select all that apply.**

Value	Count (unweighted)	Percentage (weighted)
I am working from home because of the pandemic	147	43%
I am working the same hours as before the pandemic	92	26%
I am working fewer hours because of the pandemic	140	40%
I am working more hours because of the pandemic	48	16%
I lost my job because of the pandemic	16	4%
Skipped	1	1%

Type: Categorical

Sample type: All

Asked if Q11= 1

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q12C. About how long have you been engaged in independent or self-employed work, or worked for yourself?

Value	Count (unweighted)	Percentage (weighted)
01 - Less than a year	224	22%
02 - 1 to 2 years	172	16%
03 - 3 to 4 years	160	15%
04 - 5 to 10 years	162	15%
05 - 10 years or more	195	20%
06 - All of my career	84	10%

77 - Don't know	3	0%
Total	1000	98%
Skipped	25	2%
Refused	1	0%

Type: Categorical

Sample type: All, only screened-in respondents shown here.

B. RESPONDENT'S JOB BENEFITS AND RETIREMENT PLANS

The following questions concern benefits—such as health insurance or retirement benefits—that you might have received at any of your job(s) over the past 12 months.

Q13. Please indicate whether any of your jobs over the past year provided any of the following benefits, regardless of your eligibility for the benefit or your participation. Don't include personal savings accounts, such as IRAs, that are not through your work. Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - Health insurance	450	38%
02 - Retirement plan	360	31%
03 - Paid holidays, vacation, sick leave, or other paid time	430	36%
04 - Tuition assistance/ reimbursement	119	9%
05 - Dental or vision insurance	361	30%
06 - Caregiving or family leave	170	15%
07 - Teleworking	291	25%
08 - Disability insurance separate from health insurance	182	15%
09 - Life insurance	283	24%
10 - Other	18	1%
11 - None of these	323	34%
13 - Don't know	35	6%
Skipped	5	-

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q13_10_OE. Other [open text response]

Valid N: 18
Missing: 0
Type: Open Text Response
Sample type: All
Asked if Q13= 10

The next few questions ask about work-related retirement plans. Please answer these questions thinking about retirement benefits at all jobs you've had over the past 12 months. Don't include personal savings accounts, such as IRAs, that are not through your work.

Q14. Did any of your jobs over the past 12 months have any of the following types of retirement plans, whether or not you were eligible for the retirement plan or participated in it? Don't include personal savings accounts, such as IRAs, that are not through your work. Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - A traditional pension or other defined benefit plan	132	11%
02 - A 401(k) or other defined contribution plan	394	34%
03 - Another type of retirement plan	22	2%
04 - None of the above	482	49%
77 - Don't know	63	9%
Skipped	4	-

Type: Categorical
Sample type: All
Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q14_3_OE. Other [open text response]

Valid N: 22
 Missing: 0
 Type: Open Text Response
 Sample type: All
 Asked if Q14= 3

Q15. Are or were you eligible to participate in the retirement savings plan, such as a 401(k), at any of your jobs over the past 12 months? Don't include personal savings accounts, such as IRAs, that are not through your work.

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	339	79%
02 - No	60	16%
77 - Don't know	11	5%
Total	410	100%
Skipped	2	-

Type: Categorical
 Sample type: All
 Asked if Q14 = 2 or 3

Q16. Have you participated in an employer-sponsored retirement savings plan(s) at any of your jobs over the past 12 months?

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	270	76%
02 - No	64	22%
77 - Don't know	5	2%
Total	339	100%

Type: Categorical
 Sample type: All
 Asked if Q15 = 1

Q17. How would you describe your contributions to your retirement savings plan at any of your jobs over the past 12 months?

Value	Count (unweighted)	Percentage (weighted)
01 - I did not contribute	54	19%

02 - I decreased my contribution	36	8%
03 - I maintained my contributions (neither increased nor decreased)	199	58%
04 - I increased my contribution	49	14%
Total	338	99%
Skipped	1	-

Type: Categorical
Sample type: All
Asked if Q15 = 1

Q18. How much have you saved in all your work-related retirement savings plan(s) combined over your entire working career, including plans at previous employers?

Value	Count (unweighted)	Percentage (weighted)
01 - I have no savings through a workplace retirement savings plan	382	41%
02 - \$1 to \$5,000	108	10%
03 - \$5,001 to \$10,000	79	8%
04 - \$10,001 to \$25,000	81	7%
05 - \$25,001 to \$50,000	71	5%
06 - \$50,001 to \$75,000	59	6%
07 - \$75,001 to \$100,000	41	4%
08 - \$100,001 to \$150,000	62	5%
09 - \$150,001 to \$200,000	29	3%
10 - \$200,001 to \$250,000	18	2%
11 - \$250,001 to \$300,000	12	1%
12 - Over \$300,000	62	7%
Total	1004	98%
Skipped	19	2%
Refused	2	

Type: Categorical
Sample type: All

Q19. Do you have an individual retirement account (IRA), such as a traditional IRA or a Roth IRA, to which you contributed in the last 12 months? (Answer no if you have not contributed to it over the past year.)

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	239	22%
02 - No	725	69%
77 - Don't know	54	8%
Total	1018	99%
Skipped	8	1%

Type: Categorical

Sample type: All

Q20. Do you have savings or investments, such as a mutual fund, brokerage account, bank account, or other savings that are not part of a work-related retirement plan or an IRA?

Value	Count (unweighted)	Percentage (weighted)
01 - I currently have savings or investments that are not in a retirement savings plan	527	49%
02 - I don't have any other savings or investments	404	41%
77 - Don't know	84	9%
Total	1015	99%
Skipped	11	1%

Type: Categorical

Sample type: All

Q21. Which of these best describes how often you saved for retirement, on average over the past 12 months, at your current job or outside in an IRA?

Value	Count (unweighted)	Percentage (weighted)
01 - Every month	268	57%
02 - Most months	58	13%
03 - Some months, but not others	51	13%
04 - Rarely	40	9%
05 - Never	37	8%
Total	454	100%
Skipped	1	0%

Type: Categorical

Sample type: All

Asked if Q15 = 1 or Q19 = 1

Q21B. Have you made a withdrawal from your 401(k) or IRA in the past three months?

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	42	11%
02 - No	359	89%
77 - Don't know	1	0%
Total	402	100%

Type: Categorical

Sample type: All

Asked if Q16 = 1 or Q19 = 1

I. SPOUSE OR PARTNER'S ACCESS TO A WORK-RELATED RETIREMENT PLAN

The following questions are for those who are identified as having a spouse or partner who works for pay. [If not married or partnered, skip Q22-Q26 and go to Q26.]

Q22. At your spouse or partner's current or most recent job, do or did they have... [select all that apply]

Value	Count (unweighted)	Percentage (weighted)
01 - A traditional pension or other defined benefit plan	117	19%
02 - A 401(k) or other defined contribution plan	211	33%
03 - Another type of retirement plan	9	1%
04 - None of the above	262	44%
77 - Don't know	45	10%
Skipped/Refused	3	1%

Type: Categorical

Sample type: All

Asked if S_MARITAL=1,6

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q22_3_OE. Another type of retirement plan [open text response]

Valid N: 9

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q22= 3

Q23. How would you describe your spouse's or partner's participation in their job's traditional pension plan last year?

Value	Count (unweighted)	Percentage (weighted)
01 - My spouse or partner participated	84	72%
02 - My spouse or partner did not participate	18	15%
03 - Prefer not to say	6	6%
77 - Don't know	9	7%
Total	117	100%

Type: Categorical

Sample type: All

Asked if Q22=1

Q24. How would you describe your spouse's contributions to their retirement savings plan last year?

Value	Count (unweighted)	Percentage (weighted)
01 - My spouse or partner has not contributed	35	16%
02 - My spouse or partner has decreased their contribution	18	10%
03 - My spouse or partner has maintained their contributions (neither increased nor decreased)	133	59%
04 - My spouse or partner increased their contributions	15	7%
05 - Prefer not to say	7	4%
77 - Don't know	11	4%

Total	219	100%
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Type: Categorical
Sample type: All
Asked if Q22=2, 3

Q25. Approximately how much has your spouse or partner saved in their job's retirement savings plan?

Value	Count (unweighted)	Percentage (weighted)
01 - My spouse has not saved through their job's retirement savings plan	9	3%
02 - \$1 to \$5,000	17	7%
03 - \$5,001 to \$10,000	15	5%
04 - \$10,001 to \$25,000	24	9%
05 - \$25,001 to \$50,000	21	9%
06 - \$50,001 to \$75,000	20	8%
07 - \$75,001 to \$100,000	13	7%
08 - \$100,001 to \$150,000	16	6%
09 - \$150,001 to \$200,000	9	5%
10 - Over \$200,000	26	14%
77 - Don't know	42	24%
Total	212	97%
Skipped	7	3%

Type: Categorical
Sample type: All
Asked if Q22=2, 3

Q26. How would you describe how you and your spouse or partner approach saving for retirement? Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
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01 - We have figured out what we need to be financially secure in retirement, and we try to save that amount	173	31%
02 - My spouse or partner saves additional amounts for the two of us to use in retirement	110	17%
03 - We do not coordinate our retirement savings	216	33%
04 - Prefer not to say	118	23%
Skipped	3	1%

Type: Categorical

Sample type: All

Asked if S_MARITAL=1,6

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

II. RESPONDENT'S DESIRE FOR ACCESS TO A RETIREMENT SAVINGS PLAN

Please answer the remaining survey questions thinking about what you, as a worker, would prefer or dislike as a way to save for retirement. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Please think about your interest and situation in general over the past few years, not about your situation during the pandemic.

Q27. I'm going to list a variety of benefits that jobs often provide. Please select all that are important to you.

Value	Count (unweighted)	Percentage (weighted)
01 - Health insurance	813	77%
02 - Retirement plan	713	66%
03 - Paid holidays, vacation, sick leave, or other paid time off	771	72%

04 - Tuition assistance and/or reimbursement	301	27%
05 - Dental or vision insurance	700	65%
06 - Caregiving leave	366	34%
07 - Teleworking or working from home	463	42%
08 - Disability insurance	452	42%
09 - Life insurance	495	46%
10 - Other	44	4%
Don't know	3	0%
Skipped/Refused	30	3%
Refused	2	0%

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q28. Here are the benefits you identified as being most important to you. Please rank the top two [if two selected at Q27]/three [if 3 selected at Q27]] in order of importance.

Q281. Health insurance

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	582	70%
02 - Rank 2	125	16%
03 - Rank 3	49	7%
Don't know	4	0%
Total	760	93%
Skipped	53	7%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=6.

Q282. Retirement plan

Value	Count (unweighted)	Percentage (weighted)
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01 - Rank 1	71	10%
02 - Rank 2	271	38%
03 - Rank 3	156	22%
Don't know	4	1%
Total	502	71%
Skipped	206	29%
Refused	5	1%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=2.

Q283. Paid holidays, vacation, sick leave, or other paid time off

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	111	15%
02 - Rank 2	212	27%
03 - Rank 3	224	28%
Don't know	6	1%
Total	553	71%
Skipped	214	29%
Refused	4	0%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=3.

Q284. Tuition assistance or reimbursement

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	7	3%
02 - Rank 2	15	6%
03 - Rank 3	20	7%
Don't know	5	1%
Total	47	17%
Skipped	251	82%
Refused	3	0%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=4.

Q285. Dental or vision insurance

Value	Count (unweighted)	Percentage (weighted)
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01 - Rank 1	20	3%
02 - Rank 2	138	19%
03 - Rank 3	154	22%
Don't know	7	1%
Total	319	45%
Skipped	377	54%
Refused	4	1%

Sample type: All
 Asked if more than 1 selected in Q27 including Q27=5.

Q286. Caregiving leave

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	12	5%
02 - Rank 2	20	5%
03 - Rank 3	30	7%
Don't know	7	0%
Total	69	17%
Skipped	293	80%
Refused	4	1

Sample type: All
 Asked if more than 1 selected in Q27 including Q27=6.

Q287. Teleworking or working from home

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	37	9%
02 - Rank 2	27	6%
03 - Rank 3	64	15%
Don't know	5	0%
Total	133	30%
Skipped	323	69%
Refused	7	2%

Sample type: All
 Asked if more than 1 selected in Q27 including Q27=7.

Q288. Disability insurance

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	5	1%
02 - Rank 2	23	7%
03 - Rank 3	49	11%
Don't know	5	1%
Total	370	20%
Skipped	367	79%
Refused	3	1%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=8.

Q289. Life insurance

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	6	1%
02 - Rank 2	17	5%
03 - Rank 3	61	14%
Don't know	6	1%
Total	90	21%
Skipped	400	78%
Refused	5	1%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=9.

Q2810. Other

Value	Count (unweighted)	Percentage (weighted)
01 - Rank 1	1	1%
02 - Rank 2	1	1%
03 - Rank 3	1	2%
Don't know	2	6%
Total	5	10%
Skipped	39	90%

Sample type: All

Asked if more than 1 selected in Q27 including Q27=10.

Q29. Now think of a retirement savings plan that is separate from your other savings, gives you tax benefits, and your savings would generally not be available to you until you retire, and may have automated contribution features, like an IRA or a 401(k). Again, think about your interest and your situation in general over the past few years, not about your situation during the pandemic. Would you be interested in contributing?

Value	Count (unweighted)	Percentage (weighted)
01 - Very interested	126	22%
02 - Somewhat interested	174	29%
03 - Probably not interested	80	17%
04 - Not interested at all	64	13%
77 - Don't know	75	17%
Total	519	98%
Skipped	6	2%

Type: Categorical

Sample type: All

Asked if (Q14=4,77,98,99 or Q15 = 2,77,98,99) and Q19=2,77,98,99

Q30. Would you prefer to save this way:

Value	Count (unweighted)	Percentage (weighted)
01 - Every time I get paid	154	51%
02 - At regular periods that I determine (e.g., weekly, bi-weekly or monthly)	67	24%
03 - When I'm able or when I choose, not necessarily on a regular schedule	58	17%
04 - When I pay my annual or quarterly estimated taxes	7	4%
Don't know	14	4%
Total	300	100%

Type: Categorical

Sample type: All

Asked if Q29=1,2

Q31. What would be the main reason you would be interested in contributing to a retirement savings plan?

Value	Count (unweighted)	Percentage (weighted)
01 - I am not saving enough for retirement on my own	138	43%
02 - I would like to receive an employer match or contribution	84	28%
03 - I want automatic savings mechanism to help me save	45	18%
04 - I want the tax benefits of saving for retirement	31	10%
05 - Other	2	1%
Total	301	100%

Type: Categorical
 Sample type: All
 Asked if Q29=1,2

Q31_5_OE. Other [open text response]

Valid N: 2
 Missing: 0
 Type: Open Text Response
 Sample type: All
 Asked if Q31= 5

Q32. Below are common reasons why someone may contribute to a retirement savings plan. Please choose all the reasons that might prompt you to contribute. Again, please think about your interest and situation in general over the past few years, not about your situation during the pandemic. (Multiple selections possible.)

Value	Count (unweighted)	Percentage (weighted)
01 - Receiving a salary increase	56	26%
02 - My job offering a retirement savings plan	44	21%
03 - My job contributing or matching my contributions	61	30%
04 - Confidence that my investments will perform well	34	17%

05 - Having already paid down debt	41	19%
06 - Getting closer to retirement	35	16%
07 - Receiving tax benefits	28	15%
08 - Other	4	1%
77 - Don't know	86	41%
Skipped/Refused	5	2%

Type: Categorical

Sample type: All

Asked if Q29=3,4,77,98,99

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q32_8_OE. Other [open text response]

Valid N: 4

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q32= 8

Q33. Of the reasons you listed, which would be the most likely to motivate you to contribute to a retirement savings plan? Again, please think about your interest and situation in general over the past few years, not about your situation during the pandemic.

Value	Count (unweighted)	Percentage (weighted)
01 - Receiving a salary increase	37	27%
02 - My job offering a retirement savings plan	12	8%
03 - My job contributing or matching my contributions	35	33%
04 - Confidence that my investments will perform well in the market	12	8%
05 - Having already paid down debt	14	9%
06 - Getting closer to retirement	15	9%
07 - Receiving tax benefits	5	4%
INSERT Q32_8_TEXT	4	2%

Total	134	100%
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Type: Categorical
Sample type: All
Asked if more than one selected at Q32

Q34. If you do not want access to a retirement savings plan, why not?
Please think about your interest in general over the past few years, not
about your situation during the pandemic. Please select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - I don't have extra income to save	125	58%
02 - I need to save for something coming up soon, such as a planned expense or unexpected emergency	22	13%
03 - I don't want to reduce my take-home pay	43	16%
04 - I'm already saving for retirement through another job, my own IRA or another savings plan	23	10%
05 - I have retirement benefits through my partner/spouse	14	5%
06 - I'm not thinking about retirement savings now	44	20%
07 - I don't understand how to save for retirement	26	19%
08 - I would prefer my employer first provide other benefits	2	1%
Don't know	12	1%
Skipped	9	2%
Refused	1	0%

Type: Categorical
Sample type: All
Asked if Q29=3,4,77,98,99

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q34_8_OE. I would prefer my employer first provide other benefits [open text response]

Valid N: 2
Missing: 0

Type: Open Text Response
 Sample type: All
 Asked if Q31= 5

Q35. Here are the reasons you identified for not accessing a retirement savings plan. Of the reasons you listed, which would be the most likely to motivate you to contribute to a retirement savings plan? Again, please think about your interest in general over the past few years, not about your situation during the pandemic.

Value	Count (unweighted)	Percentage (weighted)
01 - I don't have extra income to save	114	52%
02 - I need to save for something coming up soon, such as planned expense or an unexpected emergency like a car repair or ER	11	7%
03 - I don't want to reduce my take-home pay.	18	6%
04 - I'm already saving for retirement through another job, my own IRA or other savings plan	18	9%
05 - I have retirement benefits through my partner/spouse	8	4%
06 - I'm not thinking about retirement savings now	30	12%
07 - I don't understand how to save for retirement	11	9%
08 - I would prefer my employer first provide other benefits [specify: insert Q34_8_OE)	1	0%
Total	211	99%
Skipped	2	1%

Type: Categorical
 Sample type: All
 Asked if more than one selected at Q34

Q36. Below are common obstacles someone may face in saving for retirement. Please indicate all that are obstacles for saving for your retirement. Again, please think about your situation in general over the past few years, not about your situation during the pandemic.

Value	Count (unweighted)	Percentage (weighted)
01 - Immediate needs, like food, mortgage, rent, or unexpected expenses	693	65%

02 - Credit card debt	358	31%
03 - Saving for education	123	13%
04 - Paying off student loans	265	23%
05 - Paying off medical bills	187	18%
06 - Not willing to sacrifice things that add to my quality of life	206	20%
07 - Other	37	3%
08 - None of these apply to me	135	15%
Don't know	1	0%
Skipped	9	1%

Type: Categorical

Sample type: All

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q36_7_OE. Other [open text response]

Valid N: 37

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q31= 5

Q37. Of the obstacles you just identified as being most important, which is the most significant to you? Again, please think about your situation in general over the past few years, not about your situation during the pandemic.

Value	Count (unweighted)	Percentage (weighted)
01 - Need to pay for immediate needs, like food, mortgage, or rent, or unexpected expenses, like home or car repairs	580	66%
02 - Credit card debt	78	8%
03 - Saving for education	34	4%
04 - Paying off student loans	89	10%
05 - Paying off medical bills	20	2%
06 - Not willing to sacrifice things that add to my quality of life (e.g., dining out or a vacation)	51	5%

07 - Insert answer 7 [Other] at Q37	27	3%
Total	879	100%
Skipped	2	0%

Type: Categorical
Sample type: All
Asked if more than one selected at Q36

Q38. How important would it be to you to access your savings before retirement for an emergency?

Value	Count (unweighted)	Percentage (weighted)
01 - Very important	382	39%
02 - Somewhat important	409	40%
03 - Not very important	165	14%
04 - Not important at all	62	6%
Total	1018	99%
Skipped	8	1%

Type: Categorical
Sample type: All

III. RETIREMENT SAVINGS SOLUTIONS

ASK ONLY THOSE WITHOUT A PLAN AT WORK OR WHO ARE NOT ELIGIBLE FOR THEIR JOB'S DC PLAN [Q14=d/e and/or Q15=b/c]

SKIP IF RESPONDENT IS ELIGIBLE FOR PLAN AT THEIR JOB

The following questions ask about the features of some retirement savings innovations and policy proposals that have been discussed by experts recently. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Please think about your interest in general over the past few years, not about your situation during the pandemic.

Q39a. Imagine a new retirement savings program where the institution that holds your money (e.g., bank, investment company, payment app) could automatically divert 5% of your pay (or \$50 for each \$1,000 you make)—or another amount of your choice—into a retirement savings plan that you would manage, such as an IRA. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss. Considering all these features, would you:

Value	Count (unweighted)	Percentage (weighted)
1 - Join the plan	90	25%
2 - Join the plan but increase my contribution	50	15%
3 - Join the plan but decrease my contribution	17	8%
4 - Not join the plan	49	16%
5 - I don't have a bank or investment account	16	5%
Don't know	95	31%
Total	317	99%
Skipped	3	1%

Type: Categorical

Sample type: All

Asked if (Q14_4=1 or Q14_77=1 or Q15=2 OR Q15=77) and random assignment variable = 0

Q39b. Imagine a new retirement savings program where the institution that holds your money (e.g., bank, investment company, payment app) would automatically divert 5% or \$50 for each \$1,000 of your pay—or another amount of your choice—into a retirement savings plan that you would manage, such as an IRA. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower investment risk and protect against loss. Considering all these features, would you:

Value	Count (unweighted)	Percentage (weighted)
01 - Stay in the plan	107	31%

02 - Stay in the plan but increase my contribution	53	19%
03 - Stay in the plan but decrease my contribution	13	4%
04 - Opt out of the plan	29	11%
05 - I don't have a bank or investment account	19	8%
Don't know	75	28%
Total	296	100%

Type: Categorical

Sample type: All

Asked if (Q14_4=1 or Q14_77=1 or Q15=2 OR Q15=77) and random assignment variable = 1

Q40. Here is a different retirement savings program. If, as part of your annual or quarterly self-employment tax filing, you were able to contribute 5% or \$50 for each \$1,000 of your income—or another amount of your choice—automatically to a retirement savings account that you would manage, such as an IRA, would you be:

Value	Count (unweighted)	Percentage (weighted)
01 - Very interested	125	19%
02 - Somewhat interested	226	34%
03 - Probably not interested	76	13%
04 - Not interested at all	62	11%
Don't know	125	23%
Total	614	100%
Skipped	2	0%

Type: Categorical

Sample type: All

Asked if Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77

Q41. If you had access to an app or a website that would allow you to transfer money from your bank or payments platform to a retirement savings plan, would you be likely to use this app or website?

Value	Count (unweighted)	Percentage (weighted)
01 - I definitely would use it	121	18%
02 - I probably would use it	237	38%
03 - I probably would not use it	84	13%
04 - I definitely would not use it	47	8%
Don't know	121	22%
Total	610	99%
Skipped	6	1%

Type: Categorical

Sample type: All

Asked if Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77

Q42. Would you prefer to save this way:

Value	Count (unweighted)	Percentage (weighted)
01 - Every time I get paid	70	58%
02 - At regular periods (e.g., weekly, bi-weekly or monthly)	32	31%
03 - When I'm able or when I choose	19	11%
Total	121	100%

Type: Categorical

Sample type: All

Asked if Q41=1

Q43. Are you a member of/associated with any of the following trade organizations, labor unions, or representative bodies? Select all that apply.

Value	Count (unweighted)	Percentage (weighted)
01 - Labor union	43	8%
02 - Trade-specific organization	21	4%
03 - Chamber of commerce	31	5%
04 - Other	12	2%

05 - Not a member of any trade or representative body	506	81%
Don't know	1	0%
Skipped	9	1%

Type: Categorical

Sample type: All

Asked if Q14_4=1 or Q14_77=1 or Q15=2 or Q15=77

Note: Count and Percentage reflect the number of respondents that selected that item from the list. Respondents could select all that applied, so that the percentages do not add up to 100 percent. Only screened-in respondents shown here.

Q43_2_OE. Trade-specific organization[open text response]

Valid N: 21

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q31= 5

Q43_4_OE. Other [open text response]

Valid N: 12

Missing: 0

Type: Open Text Response

Sample type: All

Asked if Q31= 5

Q44. If your trade or representative body could set up a retirement plan managed by a private financial firm and you could select your contribution rate and investments, would you:

Value	Count (unweighted)	Percentage (weighted)
01 - Join the plan	36	29%
02 - Not join the plan	28	28%
03 - Not sure	37	43%
Total	101	100%
Skipped	1	0%

Type: Categorical

Sample type: All

Asked if Q43=1,2,3,4

Q45. Here is another type of plan that has been discussed by experts and policymakers recently. Please read the description of the program and select the choices you'd likely make if this plan were actually available. If you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Again, please think about your interest in general over the past few years, not about your situation during the pandemic.

Several different businesses, including self-employed individuals, could pool together and adopt a group retirement savings plan administered by their [Random: state treasurer's office/ a financial services company]. Workers saving for retirement in the group plan would benefit from lower fees and could save up to about \$20,000 a year.

As a self-employed worker, you could contribute to a retirement savings account that is held in your name, within this group plan. Workers' clients or customers, at their option, could also make contributions. You would have some choice in how to invest your contributions from the investment options offered by the plan. The [Random: state treasurer's office/financial services company] would handle recordkeeping, financial reporting, and communication for the plan but would have no claim on your savings, and a private sector investment manager would handle investments. You could withdraw your money at any time, although you might pay a 10% penalty if you are under age 59 ½ when you make the withdrawal.

If this plan were available, do you think you ...

Value	Count (unweighted)	Percentage (weighted)
01 - Would definitely be interested in participating	41	11%
02 - Could be interested in participating	129	36%
03 - Would probably not be interested in participating	40	12%
04 - Would definitely not be interested in participating	43	15%
77 - Don't know	66	25%
Total	319	99%

Skipped	3	1%
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Type: Categorical

Sample type: All

Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 0

If this plan were available, do you think you ...

Value	Count (unweighted)	Percentage (weighted)
01 - Would definitely be interested in participating	38	12%
02 - Could be interested in participating	119	39%
03 - Would probably not be interested in participating	42	15%
04 - Would definitely not be interested in participating	21	7%
77 - Don't know	74	27%
Total	294	100%

Type: Categorical

Sample type: All

Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 1

Q46. Now here is a different kind of plan that has been discussed recently. Again, if you have employees, do not consider what you would or would not offer to them. Only think about your preferences as a worker. Again, please think about your interest in general over the past few years, not about your situation during the pandemic.

When you are paid, your payors (such as your contracting employer, client, customer) would automatically send 5% or \$50 for each \$1,000 of your pay into an individual retirement account (IRA) in your name and under your control. You could opt out of the plan or change your contribution at any time. Like other IRAs, you could contribute up to \$6,000 a year. Your savings would be invested in a mix of stocks and bonds appropriate for someone of your age. These “target date” retirement funds account for the amount of time until you retire and become more conservative as you approach retirement to lower

investment risk and protect against loss. Your account would be managed by a private company that is regulated by the state (the state would have no claim on your savings). There would be no employer match. You could withdraw your contributions without penalty at any time.

[Random] If you were informed of the details of this program and told you had 30 days to join, would you ...

Value	Count (unweighted)	Percentage (weighted)
01 - Join the plan	70	20%
02 - Join the plan and increase my contribution	28	11%
03 - Join the plan but decrease my contribution	16	5%
04 - Not join the plan	84	26%
77 - Don't know	110	38%
Total	308	100%
Skipped	2	0%

Type: Categorical

Sample type: All

Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 0

[Random] If you were informed of the details of this program and told you had 30 days to opt out before being automatically enrolled, would you ...

Value	Count (unweighted)	Percentage (weighted)
01 - Join the plan	71	21%
02 - Join the plan and increase my contribution	35	10%
03 - Join the plan but decrease my contribution	27	10%
04 - Not join the plan	72	26%
77 - Don't know	100	33%
Total	305	100%
Skipped	1	0%

Type: Categorical

Sample type: All

Asked if Q14_4=1 OR Q14_77=1 OR Q15=2 OR Q15=77 and random assignment variable = 1

IV. RETIREMENT PLANNING AND EXPECTATIONS

Q47. Have you ever tried to figure out how much you need to save for retirement?

Value	Count (unweighted)	Percentage (weighted)
01 - Yes	402	38%
02 - No	564	56%
77 - Don't know	54	6%
Total	1020	100%
Skipped	6	0%

Type: Categorical

Sample type: All

Q48. I worry about running out of money in retirement.

Value	Count (unweighted)	Percentage (weighted)
01 - Disagree	112	12%
02 - Somewhat disagree	123	12%
03 - Neither agree nor disagree	214	21%
04 - Somewhat agree	298	28%
05 - Agree	275	27%
Total	1022	100%
Skipped	4	0%

Type: Categorical

Sample type: All

Q49. If you were to set a financial goal for yourself today, how confident are you in your ability to achieve it?

Value	Count (unweighted)	Percentage (weighted)
01 - Not at all confident	99	10%
02 - Not very confident	213	21%
03 - Somewhat confident	419	40%
04 - Very confident	224	20%
77 - Don't know	55	7%
Total	1010	98%
Skipped	16	2%

Type: Categorical
Sample type: All

Q49B. How confident are you that you will have a comfortable retirement?

Value	Count (unweighted)	Percentage (weighted)
01 - Very confident	119	11%
02 - Somewhat confident	350	33%
03 - Not too confident	220	21%
04 - Not at all confident	198	19%
77 - Don't know	101	12%
78 - Prefer not to say	30	3%
Total	1018	99%
Skipped	8	1%

Type: Categorical
Sample type: All

GENDER: Respondent gender

Value	Count	Percentage
01 - Male	602	54%
02 - Female	422	46%

Total	1024	100%
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Type: Categorical

Sample type: All

Note: GENDER was not asked as part of the Survey of Contingent Workers. GENDER is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

AGE

Mean: 43

Valid N: 1,126

Type: Continuous

Sample type: All

Note: AGE was not asked as part of the Survey of Contingent Workers. AGE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

RACETHNICITY: Combined Race/Ethnicity

Value	Count	Percentage
01 - White, non-Hispanic	618	60%
02 - Black, non-Hispanic	138	12%
03 - Other, non-Hispanic	17	1%
04 - Hispanic	195	19%
05 - 2+, non-Hispanic	28	2%
06 - Asian, non-Hispanic	28	6%
Total	1024	100%

Type: Categorical

Sample type: All

Note: RACETHNICITY was not asked as part of the Survey of Contingent Workers. RACETHNICITY is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

EDUC: Education (Highest Degree Received)

Value	Count	Percentage
01 - No formal education	2	*
02 - 1 st , 2 nd , 3 rd , or 4 th grade	0	*

03 - 5 th or 6 th grade	1	*
04 - 7 th or 8 th grade	2	*
05 - 9 th grade	5	*
06 - 10 th grade	8	1%
07 - 11 th grade	12	1%
08 - 12 th grade NO DIPLOMA	17	2%
09 - HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	164	16%
10 - Some college, no degree	284	28%
11 - Associate degree	136	13%
12 - Bachelor's degree	246	24%
13 - Master's degree	105	10%
14 - Professional or Doctorate degree	42	4%
Total	1024	100%

Type: Categorical

Sample type: All

Note: EDUC was not asked as part of the Survey of Contingent Workers. EDUC is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

MARITAL: Marital Status

Value	Count	Percentage
01 - Married	487	45%
02 - Widowed	18	2%
03 - Divorced	118	12%
04 - Separated	19	2%
05 - Never married	273	28%
06 - Living with partner	109	11%
Total	1124	100%

Type: Categorical

Sample type: All

Note: MARITAL was not asked as part of the Survey of Contingent Workers. MARITAL is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

INCOME: Household Income

Value	Count	Percentage
01 - Less than \$5,000	25	3%
02 - \$5,000 to \$9,999	21	3%
03 - \$10,000 to \$14,999	38	5%
04 - \$15,000 to \$19,999	41	4%
05 - \$20,000 to \$24,999	57	6%
06 - \$25,000 to \$29,999	71	6%
07 - \$30,000 to \$34,999	40	3%
08 - \$35,000 to \$39,999	49	4%
09 - \$40,000 to \$49,999	85	8%
10 - \$50,000 to \$59,999	98	8%
11 - \$60,000 to \$74,999	126	12%
12 - \$75,000 to \$84,999	62	6%
13 - \$85,000 to \$99,999	85	8%
14 - \$100,000 to \$124,999	86	9%
15 - \$125,000 to \$149,999	52	6%
16 - \$150,000 to \$174,999	31	3%
17 - \$175,000 to \$199,999	19	2%
18 - \$200,000 or more	39	4%
Total	1124	100%

Type: Categorical

Sample type: All

Note: INCOME was not asked as part of the Survey of Near and Recent Retirees. INCOME is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

STATE: State

Value	Count	Percentage
AK	4	*
AL	10	1%
AR	6	1%
AZ	20	2%
CA	153	16%
CO	29	4%
CT	11	1%
DC	4	*
DE	5	1%
FL	68	6%
GA	33	3%
HI	1	*
IA	13	1%
ID	7	1%
IL	38	3%
IN	20	2%
KS	13	1%
KY	9	1%
LA	12	1%
MA	21	2%
MD	9	1%
ME	4	*
MI	32	2%
MN	24	1%
MO	29	2%
MS	9	1%
MT	9	1%
NC	31	3%

ND	4	*
NE	16	1%
NH	6	1%
NJ	17	2%
NM	6	1%
NV	16	1%
NY	34	4%
OH	27	3%
OK	12	1%
OR	12	1%
PA	35	5%
RI	6	*
SC	13	2%
SD	13	1%
TN	15	2%
TX	83	9%
UT	10	1%
VA	27	3%
VT	5	1%
WA	19	2%
WI	18	1%
WV	5	*
WY	1	*
Total	1124	100%

Type: Categorical

Sample type: All

Note: STATE was not asked as part of the Survey of Near and Recent Retirees. STATE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

METRO: Metropolitan area flag

Value	Count	Percentage
00 - Non-Metro Area	158	16%

01 - Metro Area	866	84%
Total	1124	100%

Type: Categorical

Sample type: All

Note: METRO was not asked as part of the Survey of Near and Recent Retirees. METRO is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

HOUSING: Home Ownership

Value	Count	Percentage
01 - Owned or being bought by you or someone in your household	592	63%
02 - Rented for cash	395	34%
03 - Occupied without payment of cash rent	37	3%
Total	1024	100%

Type: Categorical

Sample type: All

Note: HOUSING was not asked as part of the Survey of Near and Recent Retirees. HOUSING is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

HOME_TYPE: Type of building of panelists' residence

Value	Count	Percentage
01 - A one-family house detached from any other house	652	65%
02 - A one-family house attached to one or more houses	82	9%
03 - A building with 2 or more apartments	263	23%
04 - A mobile home or trailer	26	3%
05 - Boat, RV, van, etc.	1	*
Total	1024	100%

Type: Categorical

Sample type: All

Note: HOME_TYPE was not asked as part of the Survey of Near and Recent Retirees. HOME_TYPE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.

HHSIZE: Household size (including children)

Value	Count	Percentage
1	148	14%
2	306	30%
3	149	14%
4	155	15%
5	103	9%
6	163	18%
Total	1124	100%

Type: Categorical

Sample type: All

Note: HHSIZE was not asked as part of the Survey of Near and Recent Retirees. HHSIZE is a variable maintained by NORC and the AmeriSpeak Panel and was provided along with the full survey results.