Pew Retirement Savings Survey of Employees

Methods statement

GfK used its nationally representative online panel when fielding the Retirement Savings Survey of Employees for The Pew Charitable Trusts. The market research firm obtained 2,918 qualified interviews from panelists age 18 to 64 who were employed full or part time and not working for the government. The survey was fielded Aug. 2 to 23, 2016, in English and Spanish.

The sample was drawn from GfK's probability-based KnowledgePanel. All members of the panel have a known probability of selection. This allows for calculation of a response rate that accounts for all sources of nonresponse. A random sample of 15,872 panel members was drawn from the KnowledgePanel; 10,219 (excluding break-offs) responded to the invitation to complete the survey, and 2,918 qualified. This resulted in a study completion rate of 64.4 percent and a qualification rate of 28.6 percent. The recruitment rate, reported by GfK, was 12.7 percent, and the profile rate was 63.1 percent, for a cumulative response rate of 7.4 percent.

The starting sample was weighted to reflect selection probabilities and then ratio-adjusted to the geodemographic benchmarks from the U.S. Census Bureau's Current Population Survey for the target population. Data were weighted on several characteristics benchmarked from the Census Bureau's 2014 American Community Survey. These benchmarks were indexed as follows:

- Gender (male, female) by age (18 to 29, 30 to 44, 45 to 54, and 55 to 64).
- Race/Hispanic ethnicity (white/non-Hispanic, black/non-Hispanic, other/non-Hispanic, two or more races/non-Hispanic, Hispanic)
- Education (less than high school, high school, some college, bachelor's degree or higher).
- Census region (Northeast, Midwest, South, West) by metropolitan area (yes, no).
- Household income (under $25,000, $25,000 to $49,999, $50,000 to $74,999, $75,000 and above).
- Employment (full time, part time).
- Language proficiency (age 18 to 64 Hispanic English-proficient, 18 to 64 Hispanic bilingual; 18-64 Hispanic Spanish-proficient), and 18 to 64 non-Hispanic.

In the final step, calculated weights were examined to identify and trim outliers at the extreme upper and lower tails of the weight distribution. The resulting weights were then scaled to sum to the total number of completed interviews. As such, a set of weights was generated for all qualified respondents (n = 2,918). The sample size was expected to obtain estimates with a margin of error of plus or minus 1.8 percent points.

Table 1

Distribution of Weights by Geodemographic Characteristics

Age/gender	Percent qualified and nonqualified	Percent qualified
18-29 male	11.69	10.56
30-44 male	19.31	20.12
45-54 male	12.90	13.35
55-64 male	9.81	10.29
18-29 female	11.51	9.59
30-44 female	15.63	16.60
45-54 female	10.77	10.56
55-64 female	8.38	8.92
Total	100%	100%
Region, metropolitan and nonmetropolitan areas		
Northeast metro	16.45	17.06
Northeast nonmetro	1.48	1.98
Midwest metro	17.94	17.01
Midwest nonmetro	4.66	5.53
South metro	31.23	29.19
South nonmetro	4.99	5.05
West metro	21.17	21.68
West nonmetro	2.09	2.49
Total	100%	100%
Education		
Less than high school	7.76	8.22
High school	27.43	27.98
Some college	30.79	30.16
Bachelor's degree or higher	34.02	33.65
Total	100%	100%

Household income

Under $25,000	9.35	8.58
$25,000-$49,999	19.46	20.84
$50,000-$74,999	19.59	21.72
$75,000 and above	51.61	48.86
Total	100%	100%

Race/ethnicity

White, non-Hispanic	64.23	69.16
Black, non-Hispanic	10.34	7.03
Other, non-Hispanic	6.61	4.92
2 or more races, non-Hispanic	1.35	1.23
Hispanic	17.48	17.66
Total	100%	100%

Full-/part-time employment

Full time	82.97	83.58
Part time	17.03	16.42
Total	100%	100%

Table 2
Distribution of Weights by Language Proficiency

Language proficiency	Percent qualified and nonqualified	Percent qualified
18-64 Hispanic English-proficient	4.06	3.85
18-64 Hispanic bilingual	9.54	9.83
18-64 Hispanic Spanish-proficient	3.87	3.99
18-64 non-Hispanic	82.52	82.34
Total	100.0%	100.0%