Online Survey Considerations for Inclusion

"With the U.S. population projected to become increasingly diverse, employers are facing new challenges in discerning which workplace benefits are best suited to their employees. To better understand the physical, mental, and financial wellbeing needs of a diverse work force, it will be important to conduct benefits research through the lens of a range of demographics.

This document of best practices was created by the EBRI DEI Council as a resource to assist benefits providers and employers with the task of developing more inclusive surveys. Yet, while we acknowledge the importance of gaining a clear understanding of the needs and challenges of workers, we also know that some of the recommendations suggested here may be cost prohibitive. If these inclusive survey practices are out of reach, we suggest looking for ways to supplement the data with research conducted by independent, objective, fact-based organizations that have done the work of parsing out findings by segments such as race/ethnicity, gender, age, and/or sexual orientation. By doing so, providers may be able to identify potential gaps or 'blind spots' in their data and address them accordingly."

– Rodney Bolden, Morgan Stanley, EBRI DEI Council Chair

Online survey research generates critical statistics that inform employee benefits policy and market decisions. Yet, the online survey software market is rapidly growing,[1] portending that these information collectors will experience evolution in business practices over time. As such, benefits and financial services providers are challenged to stay current in their review of survey research processes. Doing so ensures an accurate representation of taste and preferences across diverse markets, such as persona refinement that improves marketing effectiveness.

EBRI has a long-standing history of partnering with other top research organizations, including Greenwald Research and Qualtrics, to field and disseminate new survey research focusing on traditionally underserved or underrepresented communities such as Black and Hispanic Americans, LGBTQ+ community members, caregivers, women, disability-affected Americans, and current and former military personnel. In a recent exercise, EBRI's Diversity, Equity, and Inclusion (DEI) Council discussed online survey considerations for inclusion. These considerations, which are both general for all survey methodologies and specific to the field of employee benefits, are summarized below.

An Inclusive Process

Transparency and engagement with representatives of the focused population throughout the research process can help to minimize the risk of bias in survey design, deployment, analysis, and interpretation. However, the level to which researchers achieve inclusive research design can be limited by resource constraints like time, budget, and staffing.

An inclusive research design requires intentionality to incorporate diverse perspectives. This intentionality naturally starts with developing a research question stemming from a market or policy problem of focus. Across all policy research, including employment benefits, qualitative and quantitative questions seek causal, relational, and descriptive understandings of behavior. An inclusive approach to developing the research question *"How do access and take-up of benefits relate to the differences in average financial situations between Group A and Group B?"* would suggest that representatives of both Group A and Group B are consulted with, in addition to employers and provider stakeholders who enable access to the benefits. Word choice within the research question should ensure objectivity and provide clarity on scope and methodology. As described later under Analysis and

Interpretation, controlling for industry, employer size, income, and other factors will provide valuable context for the interpretation of results.

Sampling Considerations

A well-specified research question will help define the sample population. This section briefly discusses three online sampling considerations: sample source, the digital experience, and achieving representation.

Sample Source — In an instance where the research is focused on benefits decision-making behaviors among full-time employees that identify with Group A, there are several sample sources for the benefits community to draw upon. Employers, benefits providers, and online panels can all provide samples for a decision-making study, though the level of generalizability is related to the sample size and makeup. For example, employers can leverage employee engagement surveys to study decision making. While behavioral data of a single employer's population may inform proprietary strategic benefits decision making, results may not be generalizable to the broader population of Group A. Another sample source is benefits providers, who may be able to provide a more representative view of Group A behaviors given their client breadth. At the same time, benefits providers may not have permission for this type of employee communication across all clients. Both employer and benefits provider sample sourcing also assume that respondents in Group A are readily available or are comfortable sharing that identity. If employees are reluctant to identify with Group A to their employer or benefits provider, an online provider may be an alternative sample source due to a heightened sense of anonymity among panel participants.[2]

Digital Experience — Online survey methods generally assume that respondents have equal access to digital technologies. However, in policy or market-oriented studies asking questions like, *"How can access to benefits among Group A be improved?"* when Group A shares characteristics with traditionally underserved or marginalized communities that have unequal wealth, they may also have unequal digital resources. The digital divide refers to unequal access to modern information and communications technology based on demographics and region.[3] For instance, internet access can be less reliable among lower-income communities and in rural or remote geographies. The type of device also plays a role, as online surveys have different experiences on cell phones, tablets, and personal computers. An online survey respondent of Group A could be using a computer at a public library with time limits or a personal cell phone with data limits. The digital divide may result in unfinished surveys and partial respondents, meaning analysis of only fully completed surveys could introduce a bias against respondents impacted by the digital divide.

Achieving Representation — The digital divide is one example of how the online survey experience can impact results. As with any survey, some important considerations for online sampling are the natural incidence of the group being studied, and whether the representation of the group will be achieved through an oversample set by quotas, weighting, or a combination of the two.[4] While decreasing true randomness, the sample size of Group A can also be increased by distributing the survey through affinity groups or snowball sampling. When quotas become prohibitive due to cost or time constraints, it may be necessary to lower the level of confidence and/or increase the margin of error.

Questionnaire Development

Including a group's perspective in questionnaire development can improve the quality of insights and actionability of findings through thoughtful question design, language, question placement, and accessibility considerations.

Actionable Question Design — Involving groups directly and indirectly in questionnaire development can improve data quality by asking relevant and actionable questions in common terms. For example, when asking, *"How do tastes and preferences compare between Group A and Group B, and how does that impact their benefit decision-making*?" researchers may leverage first-degree connections who identify with the group. Second-degree connections such as advocates and experts in the field across non-profits, academia, clients, and employee

resource groups can provide valuable input into research design as well. In 2022, EBRI and Greenwald Research collaborated with the Human Rights Campaign Foundation and DEI Council members representing the LGBTQ+ community to enhance the Retirement Confidence Survey and Workplace Wellbeing Survey by identifying shared experiences and unmet needs of the community. Survey questions were designed to provide actionable steps to benefits stakeholders serving the LGBTQ+ community. The data were later leveraged as decision support for employers to enhance benefit design and for providers to develop new educational materials and reposition existing products.

Language — Vernacular and English-language proficiency are important considerations when fielding benefits surveys across diverse groups. Many financial and insurance terms are not universally understood or accepted, and some jargon may even trigger an emotional response among individuals facing hardship. For example, asking, *"What is your net worth?"* at the beginning of a survey that oversamples a lower-income population can both confuse and demoralize some respondents, compromising completion and suppressing a sense of financial wellbeing in later survey questions. Limiting financial jargon and providing simple definitions can improve the respondent's understanding of what's being asked, ultimately improving the study's reliability. More obviously, English language proficiency may impact response rates and results. An understanding of the proficiency of the respondents and offering the survey in a different language may improve data quality.[5]

Placement — As alluded to above, question location can be a strength or weakness of the survey instrument. Placing what may be sensitive questions toward the end could help improve the data quality and mindset of the survey respondents. Questions that might trigger financial trauma or feelings of financial despondency should be reviewed for proper placement. Along these lines, while researchers often desire all questions to be answered and force mandatory responses, voluntary responses are an option when the question is irrelevant to the target population. For example, a question about the rationale for not delaying Social Security may not resonate among certain groups, suggesting that the question should be eligible to be skipped by the respondent or include a "does not apply" answer choice. Researchers can also allow for open-ended (fill-in-the-blank) responses alongside multiple-choice questions.

Accessibility — Researchers should be mindful of survey design when targeting respondents with reading or vision difficulties, as not all online survey questions are accessible. Online survey platforms such as SurveyMonkey and Qualtrics offer accessibility checklists and rating tools relative to Section 508 Compliance and Web Content Accessibility Guidelines (WCAG) 2.0. Some matrix, rank order, and constant sum question designs may not be WCAG2 compliant. In other words, respondents with cognitive or learning disabilities, those with low vision, or those with disabilities who are using mobile devices may have difficulty completing the survey. Several survey programs include an automated accessibility review to ensure compliance.

Analysis and Interpretation

An inclusive research design seeks input throughout the research process. As numerous prior EBRI research has shown, comparing the financial characteristics and benefits preferences among groups can reveal discernible differences. In consultation with trusted resources, collaborative interpretation of analyses can address how the new data advance dialogue; whether certain differences remain statistically significant when controlling for income, education, and other variables; and areas of further study, such as products or policies that could help to reduce pain points and wealth gaps. One manifestation of collaborative and inclusive interpretation is the survey readout sessions hosted by EBRI prior to publication. Such preliminary reviews of findings are opportunities to verify that interpretation accurately represents the group and to ensure that observations are communicated with empathy and objectivity.

In conclusion, there are many opportunities for inclusion in a research design that leverages online surveys, though the extent to which this is true is often dependent on timeline and budget. Intentional efforts to be inclusive, even when operating within resource constraints, should result in a more accurate representation of diverse populations.

Additional Resources

- Sha, Mandy, and Emily Geisen. "Every voice matters: How to get inclusive research design right." Qualtrics. Available at https://www.qualtrics.com/ebooks-guides/every-voice-matters/.
- "28 Questions to Help Buyers of Online Samples." Qualtrics, April 2019.
- "The American Trends Panel." Pew Research Center. Available at https://www.pewresearch.org/our-methods/u-s-surveys/the-american-trends-panel/.
- "WCAG 2 Overview." Web Accessibility Initiative, March 2024. Available at https://www.w3.org/WAI/standards-guidelines/wcag/.
- U.S. General Services Administration. "Integrating Accessibility into Agency Diversity, Equity, Inclusion and Accessibility (DEIA) Implementation Plans." Section508.gov, August 2023. Available at https://www.section508.gov/manage/deia-guidance/.
- Matsumoto, Abigail. "How to create more inclusive surveys." SurveyMonkey. Available at https://www.surveymonkey.com/curiosity/how-to-create-more-inclusive-surveys/.
- "Conscious Style Guide." June 17, 2023. Available at https://consciousstyleguide.com/general/.
- "Guidelines for Inclusive Language." Linguistic Society of America, November 2016. Available at https://www.lsadc.org/rc_files/10/Inclusive_Lg_Guidelines.pdf.

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[1] Market Growth Reports. Global Online Survey Software Industry Research Report 2023, Competitive Landscape, Market Size, Regional Status and Prospect.

[2] Online surveys are often associated with panel-based samples, typically maintained by professional panel aggregators. A survey panel is a group of consumers who have opted into market research activities and may be compensated for their time through cash or other rewards.

[3] The Federal Communications Commission's (FCC's) Affordable Connectivity Program (ACP), launched in December 2021, has helped to address the digital divide through discounts to eligible households, seeking to ensure that households can afford the broadband they need for work, school, health care, and more. Without additional Congressional funding, the ACP is set to wind down in April 2024. Researchers may find evidence of the digital divide when reviewing unweighted survey demographics. While the pandemic relief programs eased the digital divide for several years and lessened its impact on data collection, termination of the program may preclude some targeted respondents from online survey participation.

[4] A random sample of a probability-based panel should yield demographics comparable to the U.S. population, whereas a non-representative panel would require quotas built into the screening logic and post-fielding reweighting to be more representative of American households. It is likely that either method would require oversampling and reweighting to ensure representation among diverse groups of interest.

[5] See Thephasit, Samita, "The Importance of English Proficiency in Financial Wellbeing," *EBRI Fast Facts*, no. 495 (Employee Benefit Research Institute, March 2024).