2012 AARP Survey of New York CD-1 Registered Voters Ages 50+ on Retirement Security

For more than 50 years, AARP has advocated for retirement security for all Americans. AARP in New York commissioned a survey of registered voters ages 50 and older to gauge their opinion on the economy, health, retirement security, and to assess whether they feel they are getting adequate information from candidates on their plans for strengthening vital retirement programs. This telephone survey of New York registered voters ages 50+ was fielded September 7 to September 18, 2012. A total of 399 interviews were completed in New York CD-1 yielding a margin of error of ±4.9 percent.

Survey-In-Brief

Economy

- The majority of registered voters age 50+ in NY CD-1 rate the overall New York economy as bad (63%), and they are more worried and concerned (55%) about achieving their own economic and financial goals in the next five years than they are hopeful and confident (36%). Most (78%) of these residents say they now expect to rely even more on Social Security and Medicare in retirement due to the poor economy.

Financial Security

- At least half (55%) of respondents say they are often worried about not having financial security in retirement, and most (62%) are not confident that they will have enough money to live comfortably throughout their retirement years. In fact, less than a third (31%) feels very confident they will be able to retire at some point.

Social Security

- Nearly nine out of ten (87%) retired registered voters surveyed in NY CD-1 are currently collecting Social Security benefits, and most of these individuals say they rely on their Social Security either a great deal (49%) or quite a bit (23%). However, only about one in ten (9%) of all respondents are very confident Social Security will continue to be there for them and for future generations.

Medicare

- Respondents regard the fate of Medicare similarly, with only 12 percent being very confident this benefit will continue to be there for them and future generations, despite nearly all respondents (96%) agreeing that Medicare is critical to maintaining the health of seniors.

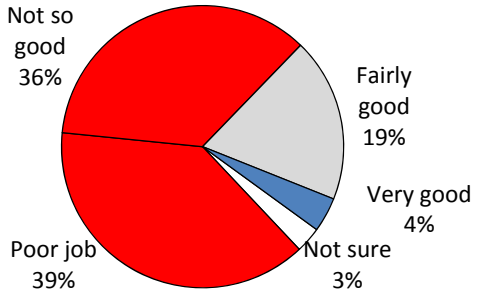
Bi-Partisanship

- More than ninety percent (93%) of respondents agree that finding a long-term solution for Social Security and Medicare is too big a problem for either party to fix, and Republicans and Democrats need to come together, instead to find a solution to strengthen these programs for future generations.

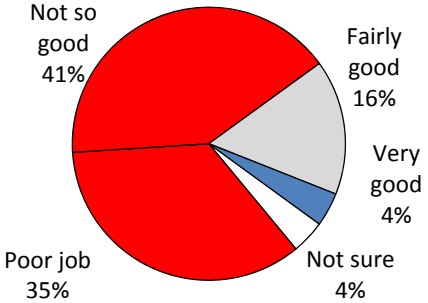
Voter Education

- At least half (52%) of registered voters age 50+ in NY CD-1 say they have had a hard time finding objective and reliable information about the records and positions of candidates running for office this year. Moreover, about three-quarters of the registered voters surveyed in this district say that the candidates for Congress have done a poor or not so good job of explaining their plans for strengthening and reforming Medicare and Social Security.

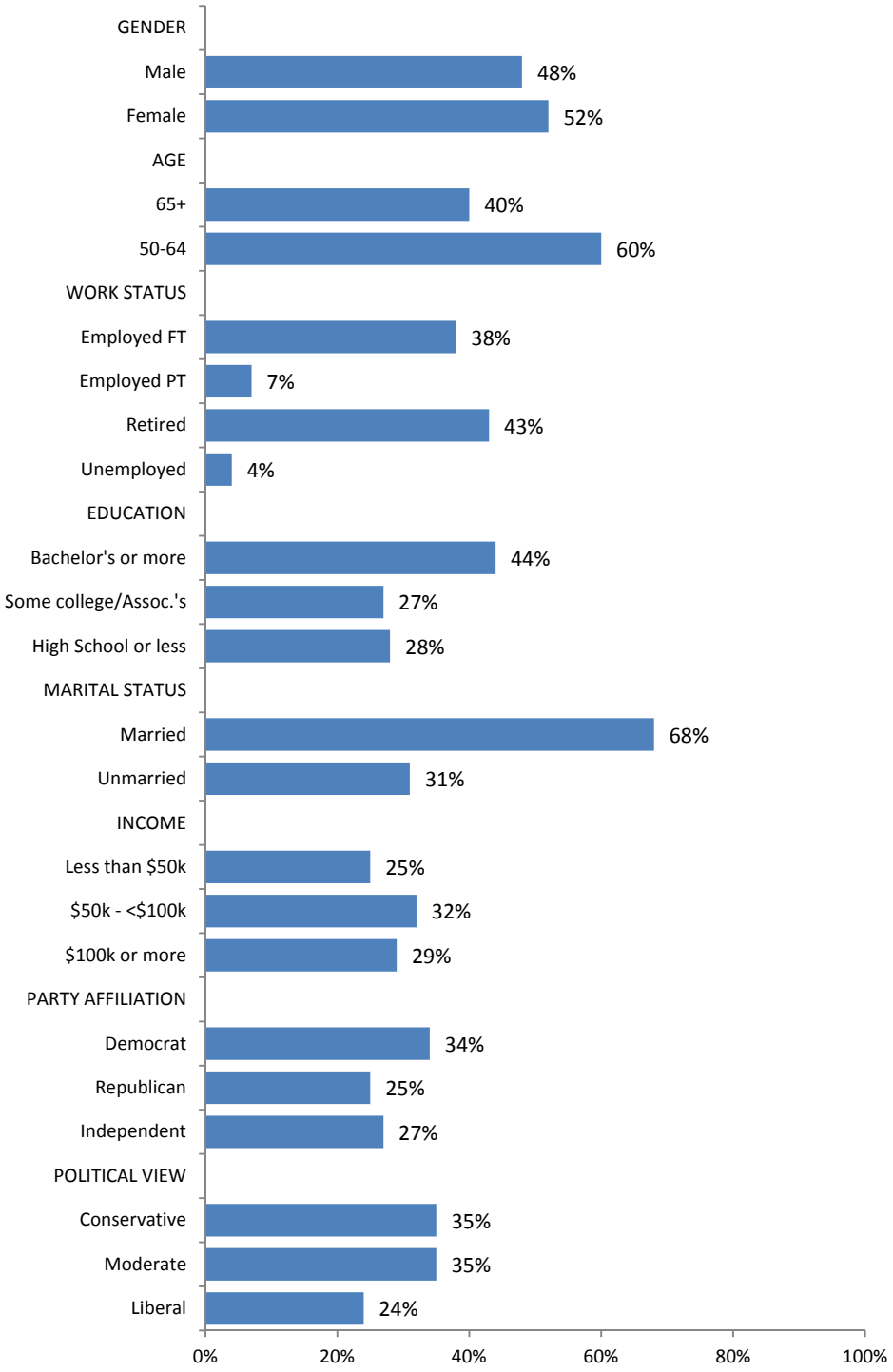
How Well Candidates Have Explained Their Plans for Strengthening Social Security (n=399)



How Well Candidates Have Explained Their Plans for Strengthening Medicare (n=399)



DEMOGRAPHICS OF RESPONDENTS



APPENDIX

ANNOTATED QUESTIONNAIRE

Q1. Gender (DO NOT ASK.) Record respondent's gender.

Base: Total Respondents	NY N=399 %
Male	47.6
Female	52.4

Q2 For statistical purposes only, would you please tell me how old you are? _____(RECORD IN YEARS)
(IF "REFUSED," ASK:) Well, would you tell me which age group you belong to? (READ LIST.)

Base: Total Respondents	NY N=399 %
18-29	-
30-49	-
50-59	45.1
60-64	15.3
65-74	22.8
75 and over	16.8
Not Sure/refused	-

TERMINATE IF 18-49

Q3. Are you registered to vote in New York?

Base: Total Respondents	NY N=399 %
Yes	100
No	-
Not sure	-

Q4 What is your current employment status? Are you… (READ ALL CHOICES.)

Base: Total Respondents	NY N=399 %
Employed full time	37.6
Employed part time	7.0
Not employed but looking for work	3.8
Retired	43.4
A homemaker	3.8
Or something else	4.5
Not sure [DO NOT READ]	-

Q5 How would you rate the condition of the NEW YORK economy these days? Would you say it is very good, fairly good, fairly bad, or very bad?

Base: Total Respondents	NY N=399 %
Very good	2.3
Fairly good	32.3
Fairly bad	35.3
Very bad	28.1
Not sure [DO NOT READ]	2.0

Q6 And please tell me how you feel about your own financial situation today. Do you feel very satisfied, somewhat satisfied, somewhat dissatisfied, or very dissatisfied about your own financial situation today.

Base: Total Respondents	NY N=399 %
Very satisfied	18.0
Somewhat satisfied	41.9
Somewhat dissatisfied	22.8
Very dissatisfied	16.0
Not sure [DO NOT READ]	1.3

Q7 Looking ahead to the next five years or so, do you feel more hopeful and confident, or more worried and concerned about being able to achieve your economic and financial goals?

Base: Total Respondents	NY N=399 %
More hopeful and confident	36.3
More worried and concerned	54.9
Not sure [DO NOT READ]	8.9

Q8 Do you feel that your personal economic circumstances have been negatively affected by the economic downturn of the past four years?

Base: Total Respondents	NY N=399 %
Yes	72.2
No	27.3
Not sure	0.5

(IF "YES," ASK:)

8a. And would you say that you have been negatively affected a great deal, some, or just a little by the economic downturn?

Base: Total Respondents	NY N=288 %
Yes, a great deal	41.7
Yes, some	41.7
Yes, just a little	15.6
No, not affected	0.3
Not sure [DO NOT READ]	0.7

Q9 Do you feel your personal economic circumstances have been negatively affected by the political gridlock in Washington?

Base: Total Respondents	NY N=399 %
Yes	74.4
No	20.8
Not sure	4.8

(IF "YES," ASK)

Q9a. And would you say that you have been negatively affected a great deal, some, or just a little by the gridlock?

Base: Total Respondents	NY N=297 %
Yes, a great deal	48.5
Yes, some	36.7
Yes, just a little	13.1
No, not affected	1.0
Not sure [DO NOT READ]	0.7

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

a. Not having financial security in retirement

Base: Total Respondents	NY N=399 %
Worry very often	30.6
Worry somewhat often	24.1
Worry from time to time	18.3
Almost never worry	26.3
Not sure [DO NOT READ]	0.8

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

b. Having health expenses you cannot afford.

Base: Total Respondents	NY N=399 %
Worry very often	26.1
Worry somewhat often	21.3
Worry from time to time	20.6
Almost never worry	31.1
Not sure [DO NOT READ]	1.0

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

c. Having to pay too much in taxes.

Base: Total Respondents	NY N=399 %
Worry very often	43.6
Worry somewhat often	25.1
Worry from time to time	13.5
Almost never worry	17.3
Not sure [DO NOT READ]	0.5

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

d. Not being able to keep up with your mortgage or rent payments.

Base: Total Respondents	NY N=399 %
Worry very often	12.3
Worry somewhat often	13.8
Worry from time to time	12.5
Almost never worry	59.1
Not sure [DO NOT READ]	2.3

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

e. Prices rising faster than your income.

Base: Total Respondents	NY N=399 %
Worry very often	45.6
Worry somewhat often	24.8
Worry from time to time	14.8
Almost never worry	14.3
Not sure [DO NOT READ]	0.5

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

f. Not being able to get a permanent, full-time job with benefits.

Base: Total Respondents	NY N=399 %
Worry very often	12.3
Worry somewhat often	7.8
Worry from time to time	6.0
Almost never worry	67.4
Not sure [DO NOT READ]	6.5

Q10 I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one--very often, somewhat often, from time to time, or almost never? (RANDOMIZE ITEMS)

g. Not being able to retire when you want to, for financial reasons.

Base: Total Respondents	NY N=399 %
Worry very often	27.8
Worry somewhat often	15.3
Worry from time to time	8.8
Almost never worry	42.1
Not sure [DO NOT READ]	6.0

(ASK ONLY OF NON-RETIRED RESPONDENTS IN Q4.)

Q11 Overall, how confident are you that you will be able to retire at some point? (READ LIST.)

Base: Total Respondents	NY N=226 %
Very confident	31.0
Fairly confident	16.4
Somewhat confident	23.9
Not confident	25.7
Not sure [DO NOT READ]	3.1

(ASK EVERYONE.)

Q12 Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? Are you (READ LIST)?

Base: Total Respondents	NY N=399 %
Very confident	12.8
Fairly confident	23.8
Somewhat confident	33.8
Not confident	28.1
Not sure [DO NOT READ]	1.5

(ASK ONLY OF NON-RETIRED RESPONDENTS IN Q4.)

Q13 Do you think that you will end up delaying your retirement to save more money in order to be able to live comfortably in retirement?

Base: Total Respondents	NY N=226 %
Yes	66.8
No	28.8
Not sure	4.4

(ASK ONLY OF RESPONDENTS WHO SAY THEY ARE RETIRED IN Q4.)

Q14 Did you have to delay your retirement in order to save more money for retirement?

Base: Total Respondents	NY N=173 %
Yes	15.0
No	82.7
Not sure	2.3

Q15 Do you currently collect Social Security benefits?

Base: Total Respondents	NY N=173 %
Yes	86.7
No	13.3
Not sure	-

(ASK ONLY OF RESPONDENTS WHO SAY THEY COLLECT SOCIAL SECURITY IN Q16)

Q16 And how much would you say that you rely on Social Security--a great deal, quite a bit, just some, or very little?

Base: Total Respondents	NY N=150 %
Rely a great deal	48.7
Rely quite a bit	22.7
Rely just some	21.3
Rely very little	7.3
Not sure [DO NOT READ]	-

(ASK EVERYONE.)

Q17 How confident are you that Social Security will be there for you and for future generations--very confident, somewhat confident, not very confident, or not at all confident?

Base: Total Respondents	NY N=399 %
Very confident	9.3
Fairly confident	35.1
Somewhat confident	30.8
Not confident	21.6
Not sure [DO NOT READ]	3.3

Now I have a few questions about health care and Medicare...

Q18 Are you currently covered by Medicare?

Base: Total Respondents	NY N=399 %
Yes	44.4
No	55.4
Not sure	0.3

(ASK EVERYONE.)

Q19 How confident are you that Medicare will be there for you and for future generations--very confident, somewhat confident, not very confident, or not at all confident?

Base: Total Respondents	NY N=399 %
Very confident	12.0
Fairly confident	40.4
Somewhat confident	27.3
Not confident	17.0
Not sure [DO NOT READ]	3.3

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

a. As a result of the recent economic downturn, you are planning to rely even more on Social Security and Medicare to provide economic and health care security in retirement

Base: Total Respondents	NY N=399 %
Strongly agree	46.9
Somewhat agree	31.1
Somewhat disagree	78.8
Strongly disagree	13.0
Not sure [DO NOT READ]	1.3

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

b. Social Security is critical to the economic security of seniors.

Base: Total Respondents	NY N=399 %
Strongly agree	86.5
Somewhat agree	10.3
Somewhat disagree	2.0
Strongly disagree	0.5
Not sure [DO NOT READ]	0.8

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

c. Finding a long-term solution for Social Security and Medicare is too big a problem for either party to fix. Instead, Republicans and Democrats need to come together to find a solution to strengthen Social Security and Medicare for future generations.

Base: Total Respondents	NY N=399 %
Strongly agree	83.5
Somewhat agree	9.3
Somewhat disagree	3.3
Strongly disagree	3.3
Not sure [DO NOT READ]	0.8

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

d. The next president and Congress need to strengthen Medicare so that it is able to provide health coverage in retirement for future generations.

Base: Total Respondents	NY N=399 %
Strongly agree	79.9
Somewhat agree	12.0
Somewhat disagree	3.0
Strongly disagree	3.5
Not sure [DO NOT READ]	1.5

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

e. Medicare is critical to maintaining the health of seniors.

Base: Total Respondents	NY N=399 %
Strongly agree	82.7
Somewhat agree	13.3
Somewhat disagree	1.5
Strongly disagree	2.0
Not sure [DO NOT READ]	0.5

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

f. People pay into Social Security their entire working lives, to earn their benefits.

Base: Total Respondents	NY N=399 %
Strongly agree	84.0
Somewhat agree	11.0
Somewhat disagree	1.8
Strongly disagree	2.0
Not sure [DO NOT READ]	1.3

Q20 I'm going to read you some statements about the issues of Medicare and Social Security. For each one, please tell me whether you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with that statement. (RANDOMIZE ITEMS)

g. The next president and Congress need to strengthen Social Security so that it is able to provide retirement security for future generations.

Base: Total Respondents	NY N=399 %
Strongly agree	82.2
Somewhat agree	11.8
Somewhat disagree	1.5
Strongly disagree	3.5
Not sure [DO NOT READ]	1.0

Q21 For you personally, would you say that it is easy or hard to find objective and reliable information about the record and positions of candidates running for office this November?

(ASK ONLY OF RESPONDENTS WHO SAY EASY/HARD IN Q21.)

Q21a Is that somewhat (RESPONSE IN Q21) or very (RESPONSE IN Q21)?

Base: Total Respondents	NY N=399 %
Somewhat easy	24.8
Very easy	17.0
Easy – not sure	-
Somewhat hard	25.1
Very hard	26.8
Hard – not sure	-
Not sure [DO NOT READ]	6.3

Q22 How good a job do you feel the candidates for Congress have done at explaining their plans for strengthening and reforming Social Security?

Base: Total Respondents	NY N=399 %
Very good	3.5
Fairly good	18.5
Not so good	36.3
Or, a poor job	38.6
Not sure [DO NOT READ]	3.0

Q23 How good a job do you feel the candidates for Congress have done at explaining their plans for strengthening and reforming Medicare?

Base: Total Respondents	NY N=399 %
Very good	3.3
Fairly good	16.3
Not so good	41.1
Or, a poor job	35.1
Not sure [DO NOT READ]	4.3

(READ TO EVERYONE.)
Now I am going to ask you a few questions for statistical purposes only.

QF1 What is the last grade that you completed in school? (DO NOT READ CHOICES.)

Base: Total Respondents	NY N=399 %
Grade school	0.3
Some high school	2.5
High school graduate	25.6
Some college, no degree	14.5
Vocational training/2-year college	12.5
4-year college/Bachelor's degree	20.6
Some postgraduate work, no degree	3.0
2 or 3 years' postgraduate work/master's degree	16.8
Doctoral/law degree	4.0
Not sure [DO NOT READ]	0.3

QF2 Generally speaking, do you think of yourself as a Democrat, a Republican, an independent, or something else?

Base: Total Respondents	NY N=399 %
Democrat	33.6
Independent	27.1
Republican	25.1
Other	10.8
Not sure [DO NOT READ]	3.5

QF3 Thinking about your general approach to issues, do you consider yourself to be liberal, moderate, or conservative?

Base: Total Respondents	NY N=399 %
Liberal	23.8
Moderate	35.1
Conservatives	35.3
Not sure [DO NOT READ]	5.8

QF4 Are you currently single and never married, unmarried and living with a partner, married, separated, widowed, or divorced?

Base: Total Respondents	NY N=399 %
Single	5.0
Unmarried, living with partner	3.0
Married	67.9
Separated	2.0
Widowed	13.3
Divorced	8.3
Other (VOL)	7.5
Not sure/refused [DO NOT READ]	1.3

QF5 Are you or your spouse a member of A-A-R-P?

Base: Total Respondents	NY N=399 %
Yes	54.9
No	44.6
Not sure	0.5

QF6 What is your race? Are you….

Base: Total Respondents	NY N=399 %
White or Caucasian	93.2
Black or African American	2.0
Native American or Alaskan Native	-
Asian	0.3
Hispanic, Spanish, or Latino origin or descent	1.0
Native Hawaiian or other Pacific Islander	-
Or are you some other race?	0.8
Not sure/refused [DO NOT READ]	2.8

QF7 Finally, if you added together the yearly income of all the members of your family who were living at home last year, would the total be less than ten thousand dollars, between ten thousand dollars and twenty thousand dollars, between twenty thousand dollars and thirty thousand dollars, between thirty thousand dollars and forty thousand dollars, between forty thousand dollars and fifty thousand dollars, between fifty thousand dollars and seventy-five thousand dollars, between seventy-five thousand dollars and one hundred thousand dollars, or would the total be more than that?

Base: Total Respondents	NY N=399 %
Less than $10,000	2.0
Between $10,000 and $20,000	2.3
Between $20,000 and $30,000	8.3
Between $30,000 and $40,000	5.8
Between $40,000 and $50,000	6.3
Between $50,000 and $75,000	14.8
Between $75,000 and $100,000	16.8
More than $100,000	29.1
Not sure/refused [DO NOT READ]	14.8

Those are all the questions I have for you. Thank you for your time and cooperation.

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people 50+ have independence, choice and control in ways that are beneficial to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for Americans 50+ and the world's largest-circulation magazine; AARP Bulletin, the go-to news source for the 50+ audience; AARP VIVA, a bilingual lifestyle multimedia platform addressing the interests and needs of Hispanic Americans; and national television and radio programming including My Generation and Inside E Street. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at www.aarp.org.

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

AARP staff from the New York State Office, State and National Group, and State Research contributed to the design, implementation and reporting of this study. Special thanks go to AARP staff from New York, including Bill Ferris, David McNally, and Chris Widelo, as well as AARP staff from the Washington, DC office, including Cheryl Barnes and Rachelle Cummins, State Research; Jodi Sakol, State and National Group; and Michael Schuster, Office of General Counsel. Please contact Bill Ferris at 518-447-6712 or Kate Bridges at 202-434-6329 for more information regarding this survey.

Research and Strategic Analysis

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