A decorative graphic is present on the page, consisting of a large, thin, light-brown arc that starts near the top right and curves down towards the bottom right. Additionally, there are two small yellow squares: one at the bottom right corner of a green rectangular area on the left side of the page, and another at the intersection of a horizontal and vertical grey line in the lower right quadrant.

**The Employee Point of
View: Opinions of
Workers in North Carolina
on Election Issues,
Retirement, Caregiving,
and Job Benefits**

March 2008



The Employee Point of View: Opinions of Workers in North Carolina on Election Issues, Retirement, Caregiving, and Job Benefits

Report Prepared by Terri Guengerich

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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice, and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, www.aarp.org. AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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Summary of Findings

What are the opinions of North Carolina workers who are 30 and older about election issues?

- ❖ Most workers believe that things in our country are **off on the wrong track** and say the top three most important domestic issues are **health care, immigration, and the economy**.
- ❖ Most say that **financial security and health care issues are important** to them in making their decisions about whom to vote for in the 2008 election. And most have **heard too little from the 2008 Presidential candidates** about proposals to ensure financial security and improve our health care system.
- ❖ Most workers would support making **earnings over \$97,500 subject to Social Security taxes**.
- ❖ Most workers support requiring employers to make automatic payroll deductions for personal Individual Retirement Accounts (IRAs).
- ❖ The majority of workers say that people under 65 and employers **should be able to purchase health care coverage from Medicare**.
- ❖ Most workers say that employers should be **required to provide** a minimum number of paid sick days to full-time employees.

What are North Carolina workers who are 30 and older plans for retirement?

- ❖ The majority of workers are **not currently saving enough money** for their retirement needs, nor have they calculated how much money they will need to live on when they retire.
- ❖ The majority also **plans to keep working** after reaching their normal Social Security retirement age.

What type of jobs benefits do North Carolina workers who are 30 and older have?

- ❖ Most workers have **some form of health care coverage**; however, eight percent have no health insurance. The number one reason that North Carolina workers don't have health insurance is because **they can't afford it**.
- ❖ Most workers say their employer provides a defined contribution plan. Most workers who work full-time receive paid vacation leave, paid sick leave, life insurance, dental insurance, short and long-term disability, and vision insurance.

How many of North Carolina workers who are 30 and older are also caregivers?

- ❖ One in six workers in North Carolina is currently providing care to a family member or friend. And six in ten of these caregivers rate their employers as **excellent or very good** in accommodating their caregiving responsibilities.

Background

One way to define population aging is the rising of the median age across a country or region¹. According to the U.S. Census Bureau, in 1980, the median age of the U.S. resident population (excluding the Armed Forces overseas) was 30 years and by 2006, it had risen to 36.4 years.² Even with this simple definition, it is clear that the U.S. population is aging. And not only is our population aging, but our workforce is aging as well. In 2012, nearly 20 percent of the total U.S. workforce will be age 55 or older, up from just under 13 percent in 2001.³ This growth can be explained by the aging of the baby boomers, lower birth rates, and longer life expectancies.

The effects of the aging of our population and workforce are still being speculated. 2008 marks the first year that baby boomers will be eligible for early Social Security benefits. Many analysts predict labor shortages, as well as a mismatch of skills sets needed by labor. Human resource managers also say it is more difficult to find qualified job applicants than it used to be.⁴

In North Carolina, 12 percent of the population was 65 years and older in 2000; this proportion is predicted to grow to 18 percent in 2030.⁵ Given these state and national trends and to better understand the opinions and experiences of North Carolina workers, AARP's North Carolina State Office commissioned a telephone survey of residents who were currently employed and at least 30 years of age. The survey gathered opinions on election issues, retirement plans, job benefits, and caregiving responsibilities.

This report includes a detailed methodology, an annotation, and a profile of respondents.

¹ Wikipedia, the free encyclopedia, http://en.wikipedia.org/wiki/Aging_population.

² U.S. Census Bureau, 2008 Statistical Abstract, Table 7: Resident Population by Age and Sex: 1980 to 2006.

³ The Business Case for Workers Age 50+, A report for AARP prepared by Towers Perrin, December 2005.

⁴ The Business Case for Workers Age 50+, AARP.

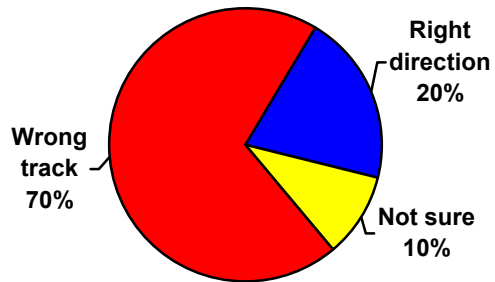
⁵ U.S. Census Bureau, Population Division, Interim State Population Projections, 2005.

Detailed Findings

According to most working people in North Carolina who are 30 years and older, things in this country are off on the wrong track.

Seven in ten North Carolina workers 30+ say that things are off on the wrong track while just two in ten say that things are generally headed in the right direction. In fact, majorities of people who identify themselves as Democrats, Republicans, and Independents all say that things are off on the wrong track (Democrats, 80%; Republicans, 56%; Independents, 67%). Women are also more likely than men to say things are off on the wrong track (women, 74%; men, 65%).

Where Things in Our Country Are Generally Headed ... (n=800)



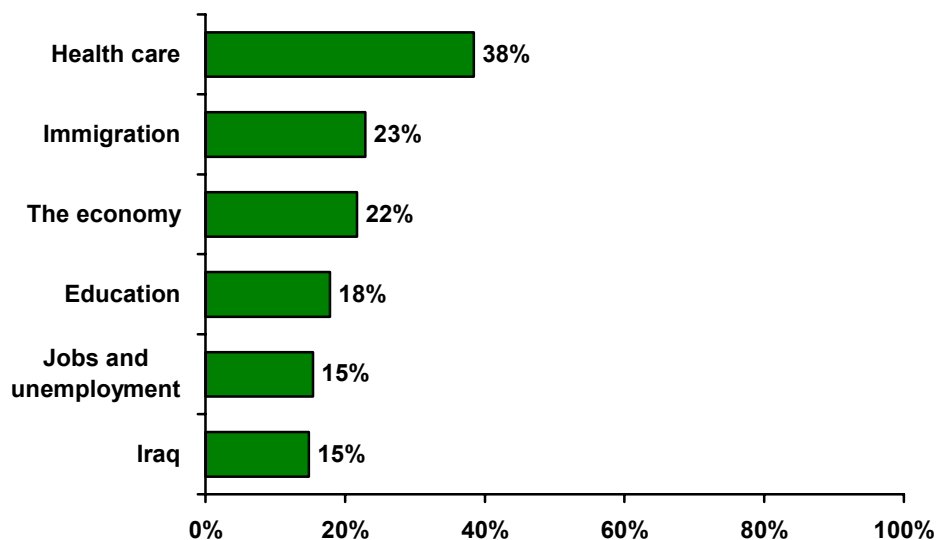
Top Domestic Issues

Health care, immigration, and the economy are identified as the top three domestic issues facing the United States today by North Carolina workers.

Thinking only about issues from within our country, nearly two in five 30+ workers in North Carolina mentioned health care. Health care was also the top issue mentioned for Democrats, Republicans, and Independents. Over one in five mentioned immigration and the economy as important issues.

Like all 30+ workers in North Carolina surveyed, the second and third most important issues for Republicans and Independents were immigration and the economy. However, for Democrats, they were the economy and education.

Top Domestic Issues Facing the United States Today (n=800)



Financial Security Issues

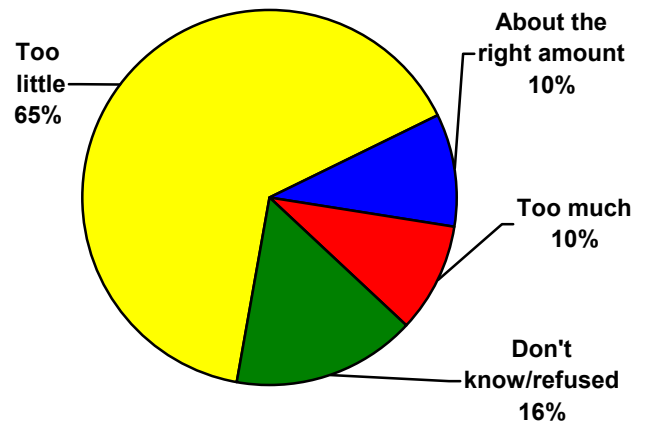
North Carolina workers say that financial security issues are extremely or very important to them in making their decisions about whom to vote for in the 2008 elections.

Over seven in ten (73%) say that financial security issues, such as Social Security, incentives for saving and investment, and pension protection will be extremely or very important in their voting decisions in 2008. This issue is even more important to North Carolina workers who are 55 and older (82%); did not attend college (85%); and have income less than \$35,000 (83%).

Although financial security issues are important to North Carolina workers, they haven't heard enough about them. Nearly two in three say that they haven't heard enough information about what the 2008 Presidential candidates propose to do to ensure financial security.

Only one in ten says that they have heard about the right amount of information from the candidates or that they already heard too much.

Amount of Information Heard from 2008 Presidential Candidates About Proposals to Ensure Financial Security (n=800)



Social Security Tax

Over six in ten North Carolina workers (62%) say they would strongly or somewhat support making earnings over \$97,500 subject to the Social Security tax.

Currently our Social Security system caps the earnings subject to the Social Security tax at \$97,500 (this cap is adjusted annually – the earnings in 2006 were capped at \$94,200; and in 2008, the earnings will be capped at \$102,000). While Social Security taxes everyone's wages the same amount up to \$97,500, any income above that does not pay additional Social Security taxes.

Support for making earnings over the cap subject to Social Security taxes does not change statistically for North Carolina workers by age, education, gender, income, or political party affiliation.

However, about three in ten workers (29%) say they strongly or somewhat oppose making earnings over the cap subject to Social Security taxes.

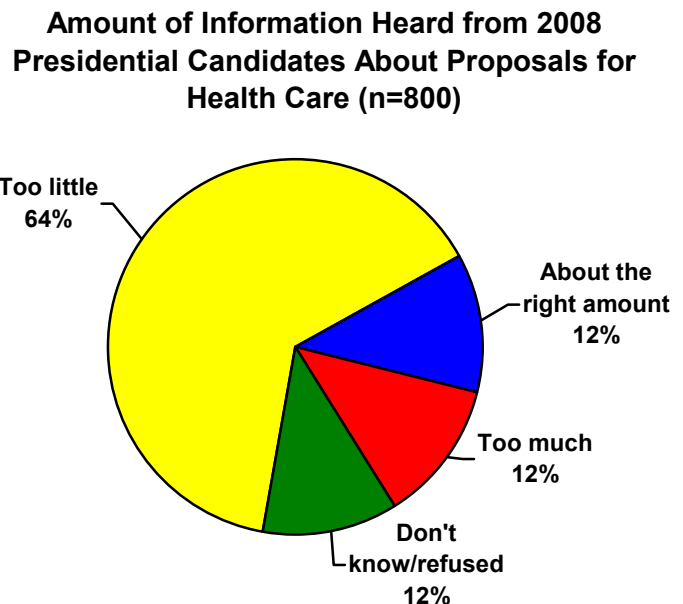
Health Care Issues

North Carolina workers say that health care issues are extremely or very important to them in making their decisions about whom to vote for in the 2008 elections.

Over three in four (76%) say that health care will be extremely or very important in their voting decisions in 2008. This issue is even more important to North Carolina workers who did not attend college (86%); are women (81%); say their health status is fair or poor (86%); and are Democrats (84%) or Independents (79%).

Although health care issues are important to North Carolina workers, nearly two in three say that they haven't heard enough information about what the 2008 Presidential candidates propose to do to improve our health care system.

About one in eight says that they have heard about the right amount of information from the candidates, or have already heard too much.



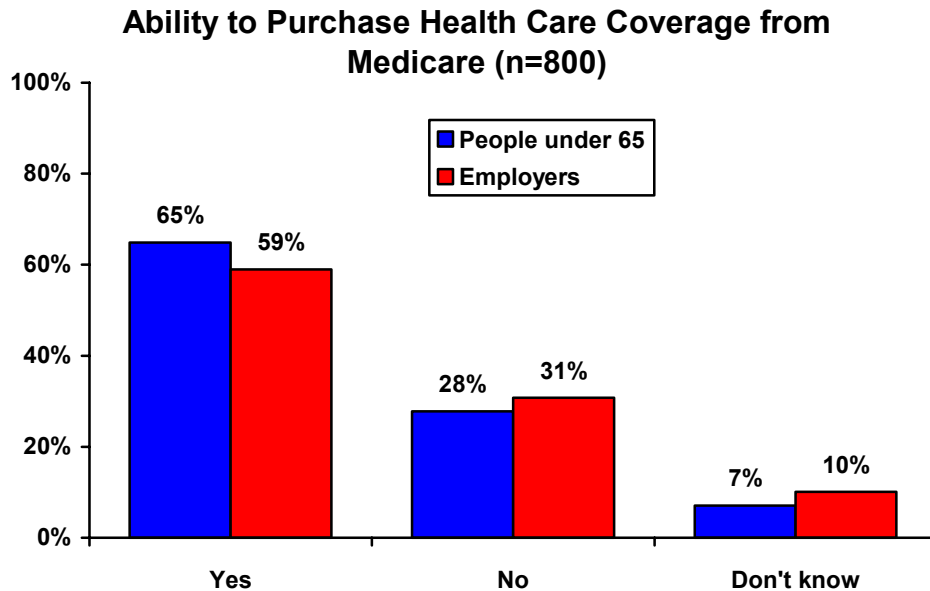
Over seven in ten North Carolina workers (72%) strongly or somewhat support an approach whereby the federal government, employers, and individuals together contribute to health care coverage for everyone.

This approach for health care coverage for everyone is supported by majorities of North Carolina workers regardless of their age, education, gender, income, health status, and political party affiliation.

Medicare

The majority of North Carolina workers say that people under 65 as well as employers should be able to purchase health care coverage from Medicare.

Nearly two in three workers say that people under 65 should be able to purchase health care coverage from Medicare, and about six in ten say that employers should also be able to purchase health care coverage for their employees through Medicare.



College graduates are less likely to agree that people under 65 should be able to purchase health care coverage from Medicare (58%) as are Republicans (60%) and Independents (59%). However, workers with incomes less than \$35,000 are more likely to agree (76%).

Likewise, college graduates are less likely to agree that employers should be able to purchase health care coverage from Medicare (52%) as are Republicans (52%) and workers with incomes \$75,000 or higher (49%).

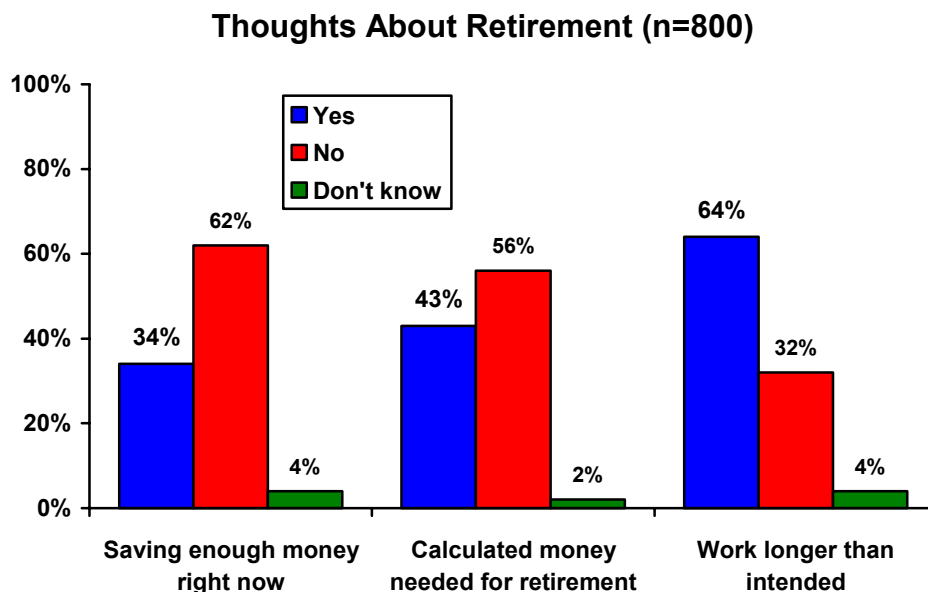
Thoughts About Retirement

The majority of workers in North Carolina are not currently saving enough money for their retirement needs, nor have they calculated how much money they will need to live on when they retire.

Only one in three workers in North Carolina say they are saving enough money right now to meet their retirement needs. In fact, a third or less of workers under 55 says they are saving enough (30-34 years, 33%; 35-44 years, 29%; 45-54 years, 31%). Surprisingly, less than half of workers (45%) closest to retirement age, those 55+, say they are saving enough money right now to meet their retirement needs.

Over four in ten workers have calculated how much money they will need to live on when they retire. This percentage does rise with age, as exactly half of workers 55+ say they have calculated how much money they will need (30-34 years, 38%; 35-44 years, 38%; 45-54 years, 45%; 55+, 50%).

Given their current savings actions, it makes sense that workers in North Carolina also plan to work longer than they intended to, in order to have enough money to retire.



Nearly two in three workers in North Carolina believe they will need to work longer than they intended to, to have enough money to retire. This belief is shared by even the youngest age group in our survey – those 30 to 34 years – 61 percent say they will need to work longer than they intended to have enough money to retire.

Nearly six in ten workers in North Carolina plan to keep working after their normal or full Social Security retirement age.

North Carolina workers were asked if they planned to keep working, either full- or part-time, after their full Social Security retirement age. At this age, their benefits are neither reduced for early retirement nor increased for delayed retirement. Their normal Social Security retirement age was computed based on their age.

Over three in four workers 55+ (77%) plan to work past their normal Social Security retirement age, as do workers without a college degree (68%), workers with less than \$35,000 in household income (74%), and those workers who describe their health as fair or poor (73%).

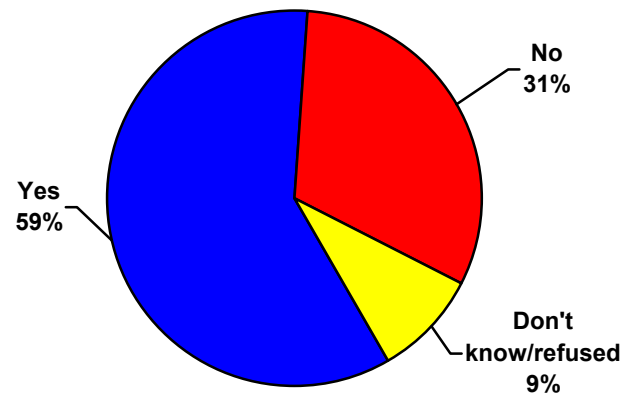
Of those workers who plan to work beyond their normal Social Security retirement age, most are doing so because of financial reasons, such as ...

- Needing money (41%)
- Getting health insurance coverage (36%)
- Getting prescription drug coverage (36%)

However, many plan to continue working for more social reasons, such as ...

- Enjoying work (31%)
- To keep learning (29%)
- Staying connected to others (21%)

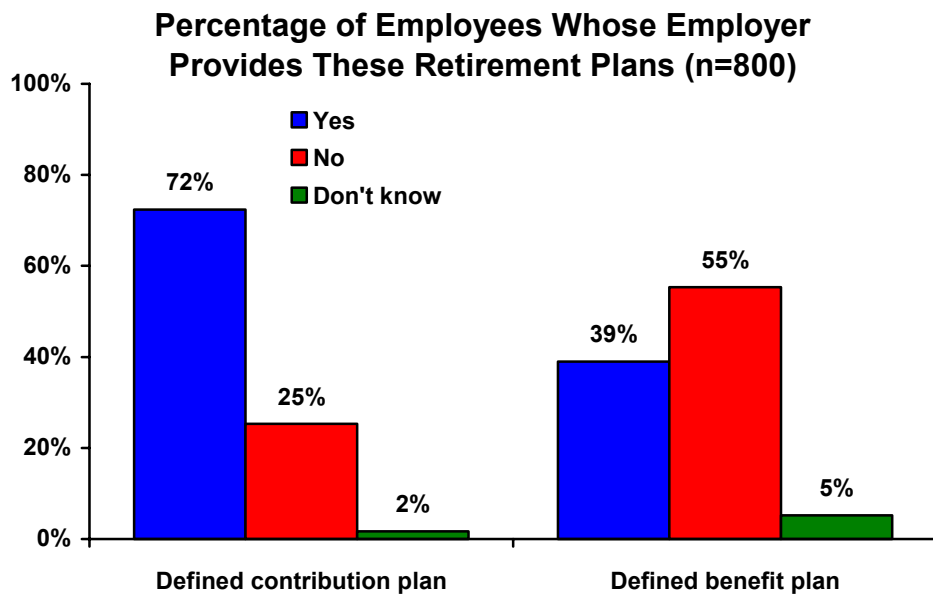
Plan to Work After Normal Social Security Retirement Age (n=800)



Employer Retirement Plans

Over seven in ten workers in North Carolina say their employer provides a defined contribution plan, and two in five say their employer provides a defined benefit plan.

A defined contribution plan, such as an IRA or a 401(k) or a 403(b), allows employees to set aside tax-deferred income for retirement. A defined benefit plan is a traditional pension plan where an employee typically receives a steady income throughout retirement.



According to the Bureau of Labor Statistics, almost half (47%) of private industry establishments offer their employees defined contribution plans, and one in ten (10%) offers a defined benefit plan.⁶ Since this survey is of employees and it was not stratified by employer type, there is no expectation that these percentages – employers who offer such plans and employees who say their employers offer such plans – should be similar. These national statistics are provided only to show a valid estimate of the number of employers who offer such plans.

North Carolina employees with lower incomes (under \$35,000) are less likely to say their employer offers a defined contribution plan or a defined benefit plan – just half have access to a defined contribution plan (52%) and a quarter have access to a defined benefit plan (26%).

On a positive note, of those employees who have access to a defined contribution plan, exactly eight in ten are making contributions to their plans. And, almost eight in ten of their employers (78%) are also making contributions to their plans.

⁶ National Compensation Survey, March 2006, Bureau of Labor Statistics.

Automatic Payroll Deduction

Seven in ten workers in North Carolina (71%) support requiring employers to make automatic payroll deductions for personal Individual Retirement Accounts (IRAs).

Less than one in five (18%) oppose automatic deductions. Support for automatic payroll deductions does not change statistically for North Carolina workers by age, education, gender, income, or political party affiliation.

Health Care Coverage

Nine in ten North Carolina workers have some form of health care coverage. Eight percent say they have no health insurance.

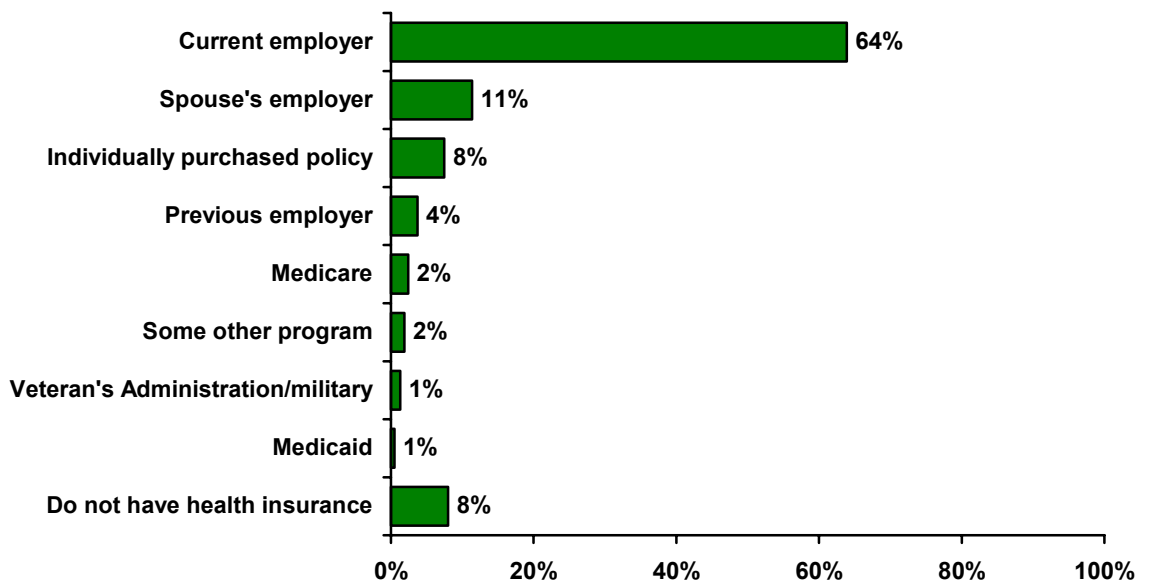
Most North Carolina workers receive their health care coverage through an employer, whether it's their current employer, their spouse's employer, or a previous employer. Equal percentages – eight – say they either do not have health insurance or purchase their health insurance

on their own. About nine in ten (89%) also say that prescription drug coverage is included in their health care coverage.

North Carolina workers who are 55 or older and those

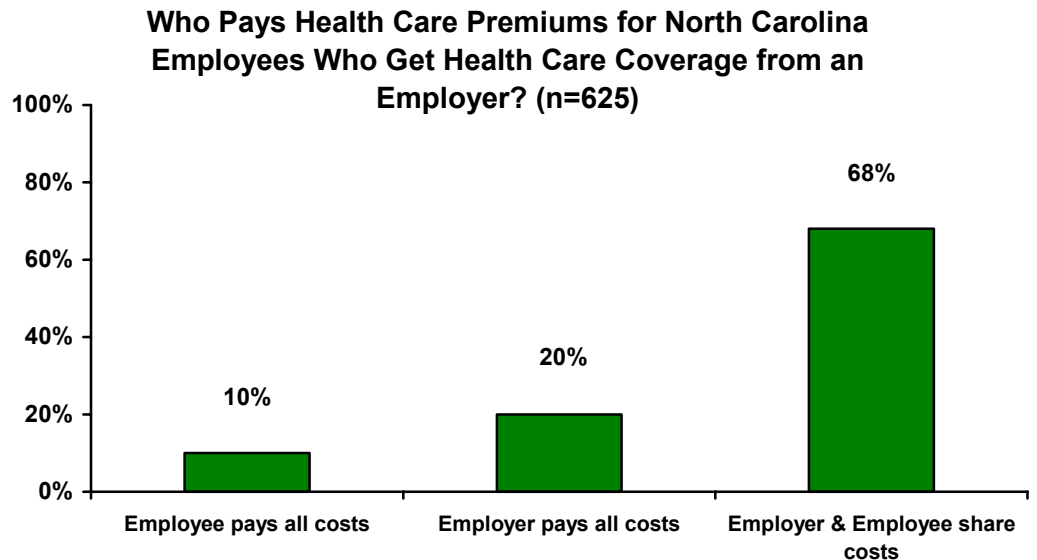
workers with less income (less than \$35,000) are less likely to get their insurance through their current employer (55+, 52%; income <\$35,000, 46%).

Where North Carolina Workers Get Their Health Insurance (n=800)



Most employers share in paying the costs of health insurance premiums for their employees.

For two in three workers who receive health care coverage from their employers, their employer contributes to the cost of health care premiums. However, for two in ten workers, their employers pick up all the costs of their health insurance premium.



About half of these North Carolina workers (52%) say that health insurance coverage from their employer has stayed the same in the last three years. Three in ten say it has gotten worse (29%), and about one in six (16%) say it has improved.

Also, two in three North Carolina workers who get their insurance from an employer or on their own say that the amount of money they pay for their health insurance coverage has increased.

The number one reason that North Carolina workers don't have health insurance is because they can't afford it.

Eighty-one percent of North Carolina workers without health insurance say what is preventing them from obtaining it is lack of money. Other reasons include:

- Working part-time or just starting a new job (8%)
- Employer does not offer (6%)
- Am healthy, and don't need it right now (2%)
- In-between jobs (1%)

Other Employment Benefits

Most North Carolina employees who work full-time receive other benefits from their employers including paid vacation leave, paid sick leave, life insurance, dental insurance, short and long-term disability, and vision insurance.

In addition to these health and leave benefits, half of North Carolina workers also receive other benefits to help them balance their work and family lives, including the opportunity to work from home and a flexible work schedule.

Health, Leave, and Work/Life Balance Benefits Received by North Carolina Workers

Health & Leave Benefits*

Paid vacation	79%
Paid sick leave	69%
Life insurance	65%
Dental insurance	65%
Short and long-term disability	62%
Vision insurance	59%
Long-term care insurance	42%

Work/Life Balance Benefits*

Opportunity to work part-time	52%
A flexible work schedule	51%
Work from home/remote location	28%
Compressed work week	23%
Job sharing	15%
Phased retirement	13%

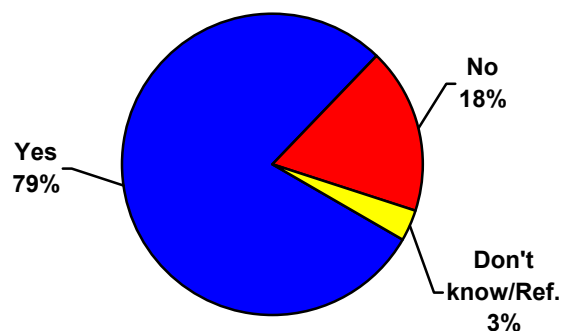
*North Carolina employees working full-time (n=720)

However, fewer North Carolina full-time workers work for employers who offer long-term care insurance and other work/life balance options like teleworking, compressed work week, and job sharing. Only about one in seven full-time workers work for employers who provide a phased retirement program.

Eight in ten North Carolina workers say that employers should be required to provide a minimum number of paid sick days to full-time employees.

Less than two in ten workers say that employers should not be required to offer paid sick leave. While majorities of workers who identify themselves as Republicans, Democrats, and Independents all agree that employers should be required to offer paid sick leave, Republicans are somewhat less likely to agree (Republicans, 73%; Democrats, 82%; Independents, 83%).

Should employers be required to provide a minimum number of paid sick days to full-time employees? (n=800)



These North Carolina workers who think that employers should be required to provide paid sick days, on average, say that employers should be required to provide ten days each year of paid sick leave.

Caregiving in the Workplace

One in six workers in North Carolina (17%) says they are currently providing care to a family member or friend.

These caregivers are more likely to be older (45-54, 38%; 55+, 30%) than younger (30-34, 10%; 35-44, 22%) and women (women, 55%; men 45%). Eight in ten also say that they are employed full-time.

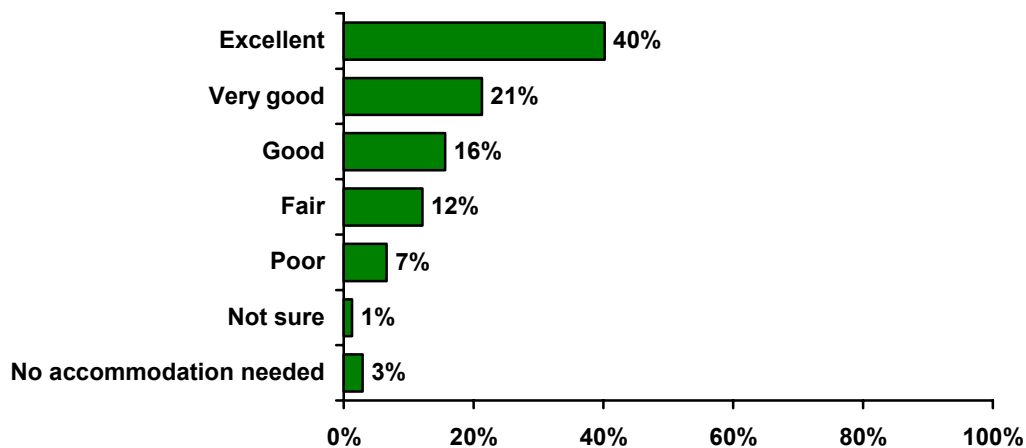
As a result of providing care, seven in ten (72%) say they have gone in late to work, left early, or took time off during the day to provide care. These caregivers have also:

- Taken a less demanding job (16%)
- Considered giving up working entirely (15%)
- Went from full-time work to part-time work (12%)
- Lost some of their job benefits (9%)

Six in ten workers in North Carolina who are also caregivers rate their employers as excellent or very good in accommodating their caregiving responsibilities.

However, about one in five workers who are also caregivers rate their employers as fair or poor. Just three percent say they need no accommodations from their employers.

Caregivers' Rating of Employer in Accommodating Their Caregiving Responsibilities (n=137)



Demographic Profile of North Carolina Workers 30+ (n=800)

Overall Health

Excellent	26%
Very good	40%
Good	23%
Fair	9%
Poor	2%

Industry of Worker

Construction/Mining/Oil/Gas	7%
Educational services	13%
Finance	6%
Government	8%
Health	14%
Hi-Tech	3%
Insurance	2%
Newspaper Publishing/Broadcasting	1%
Manufacturing	13%
Services	12%
Telecommunications	3%
Transportation	4%
Utilities	2%
Wholesale/Retail Trade	11%

Occupation of Worker

Executive, administrative, managerial	17%
Professional specialty	1%
Technicians and reported support	3%
Sales	7%
Administrative support	5%
Private household	1%
Protective services	2%
Service	33%
Farming, forestry, fishing	1%
Precision production, craft, and repair	7%
Machine operators, assemblers, inspectors	7%
Transportation and material moving	3%
Handlers, equipment cleaners, helpers, laborers	4%
Other	6%

Gender

Male	53%
Female	47%

Hispanic Origin

2%

Employment

Full-time	79%
Part-time	11%
Self-employed	10%

Age

30-34	15%
35-44	33%
45-54	30%
55+	22%

Income

Less than \$20,000	7%
\$20,000 to \$34,999	12%
\$35,000 to \$74,999	35%
\$75,000+	31%
DK/Ref.	15%

Education

Less than high school	7%
High school/GED	19%
Post high school	10%
2-year college degree	19%
College grad +	44%

Marital Status

Married	70%
Widowed	3%
Other	26%

Race

White	82%
Black/African-American	11%
Other	6%

Political Party Affiliation

Republican	31%
Democrat	33%
Independent	23%

AARP Member

Yes	43%
No	56%

Methodology

AARP commissioned Alan Newman Research, Inc. to conduct a random digit dial (RDD) telephone survey of the general population in North Carolina age 30 and older who are employed. Eligible households were initially identified based on telephone prefix (provided by Survey Sampling International) and all respondents were screened at the outset of the interview for age and current employment status. A total of 800 interviews were completed. Interviews were conducted from October 19 through November 4, 2007, between 5:00 p.m. and 9:00 p.m. respondent time. Age quotas were established to obtain accurate proportions of North Carolina employees by age. Up to 6 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident's opportunity for inclusion in the study.

The survey has a sampling error of $\pm 3.5\%$. Survey responses were weighted to reflect the distribution by gender of employed people 30 or older in North Carolina according to the 2006 American Community Survey. Weighted responses to all survey questions are in Appendix A.

The response rate was 14.2 percent, and the cooperation rate was 16.7 percent. The response rate is Response Rate 3, and the cooperation rate is Cooperation Rate 3 (APPOR, 2004).

APPENDIX A

ANNOTATED QUESTIONNAIRE

North Carolina Employee Telephone Annotated Survey n=800; sampling error =±3.5%

Hello, this is _____ calling from _____, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are interested in your opinions on various issues facing today's workers. Your opinions are important, and we would greatly appreciate your participation. Your responses will be kept entirely confidential. We need only about 10 minutes of your time.

SCREENING QUESTIONS:

S-1 Today [tonight], we are interested in the opinions of people from different age groups, so first let me ask if you are over or under age 30?

30 and over	Skip to S-5
29 or younger	Continue to S-2
Don't know/refused	Thank and terminate

S-2 Is there anyone else in your household who is age 30 or older?

Yes, 1 person	Continue to S-3
Yes, more than 1 person	Continue to S-3a
No	Thank and terminate
Don't know	Thank and terminate
Refused	Thank and terminate

S-3 May I speak with that person?

Yes	Skip to S-4
Person unavailable	Schedule callback
Don't know/Refused	Thank and terminate

S-3a I'd like to speak with the person age 30 and older who most recently had a birthday. May I speak with that person?

Yes	Continue to S-4
Person unavailable	Schedule callback
Don't know/Refused	Thank and terminate

S-4 **IF NEW PERSON ON LINE.** Hello, my name is _____ calling from _____, a national opinion research company. We are interested in your opinions on various issues facing today's workers. Your opinions are important, and we would greatly appreciate your participation. Your responses will be kept entirely confidential. We need only about 10 minutes of your time.

(CONFIRM:) My questions today/tonight are for those who are age 30 or older. Would that be you?

Yes, it's me	Continue
No	Thank and terminate
Don't know/Refused	Thank and terminate.
If no one in HH is over 29	Thank and terminate.

S-5 In what year were you born? **[RECORD DATE FOR COMPUTATION OF SOCIAL SECURITY RETIREMENT AGE AND INSERTION INTO QUESTION M-23. COMPUTE AGE AND RECORD IN SPSS DATA FILE.]**

_____	Continue
Don't know	Continue
Refused	Continue

[BREAK INTO CATEGORIES: 30-34 – 15% OF SAMPLE; 35-44 – 33% OF SAMPLE; 45-54 – 30% OF SAMPLE; 55+ -- 22% OF SAMPLE. USE QUOTAS IF NEEDED]

15%	30-34 years
33%	35-44 years
30%	45-54 years
22%	55+ years

S-6 **(RECORD:)** Gender

53%	Male
47%	Female

S-7 Before we begin, I would like to ask you a few classification questions. Are you currently ...

79%	Employed fulltime
11%	Employed part-time
10%	Self-employed

S-8 Do you work for more than one employer?

13%	Yes
87%	No
0%	Don't know
0%	Refused

S-9 Have you retired from a previous career?

10%	Yes
90%	No
<1%	Don't know
0%	Refused

S-10 Are you ...?

70%	Now married
3%	Widowed
13%	Divorced
4%	Separated
9%	Never married
<1%	Don't know
1%	Refused

MAIN QUESTIONS:

Our first set of questions is about current issues within the United States.

M-1 The United States faces many issues both from outside our country and from within. Thinking only about issues from within our country, what do you think are the three most important domestic issues facing the United States today? (Unaided open-end with these precodes)

1%	Abortion	2%	Medicare
2%	Balance the budget	1%	Pensions reform
1%	Budget cuts	7%	Politics
<1%	Campaign finance reform	6%	Poverty
8%	Crime	<1%	Prescription drugs
2%	Corruption	5%	Protecting Social Security
2%	Discrimination/bigotry/racism	9%	Taxes
3%	Drugs	1%	Teen violence
22%	Economy	2%	Transportation
18%	Education	9%	Terrorism
9%	Environment	2%	Retirement
15%	Jobs/employment	17%	Other (record verbatim)
11%	Gas prices	6%	Don't know
1%	Guns/violence/regulation	1%	Refused
38%	Health care		
3%	Homelessness		
3%	Housing		
23%	Immigration		
15%	Iraq		
5%	Morality/family values		

M-2 Overall, do you think things in the country are generally headed in the right direction or are they off on the wrong track?

- 20% Right direction
- 70% Wrong track
- 10% Not sure
- <1% Refused

M-3 The 2008 Presidential candidates have begun talking about health care and financial security issues in their campaigns and debates. Have you heard ,too little ,about the right amount or too much from them about what they propose to do to **[insert rotated list below]**?

	Too little	About the right amount	Too much	Don't know/ refused
Improve our health care system	64%	12%	12%	12%
Ensure financial security	65%	10%	10%	16%

M-4 In making your decision about who to vote for in 2008, will issues related to financial security, such as Social Security, incentives for saving and investment, and pension protection be extremely important, very important, somewhat important, not very important, or not at all important to you?

- 30% Extremely important
- 42% Very important
- 20% Somewhat important
- 5% Not very important
- 1% Not at all important
- 1% Don't know
- 1% Refused

M-5 In making your decision about who to vote for in 2008, will the issue of health care be extremely important, very important, somewhat important, not very important, or not at all important to you?

- 36% Extremely important
- 41% Very important
- 17% Somewhat important
- 3% Not very important
- 3% Not at all important
- 1% Don't know
- <1% Refused

Our next set of questions asks about your job benefits.

IN ALL EMPLOYER QUESTIONS, IF S-8=YES, HAVE THEM ANSWER FOR THEIR MAIN EMPLOYER – BY MAIN SOURCE OF INCOME.

M-6 Some employers provide a defined contribution plan, which allows their employees to set aside tax-deferred income for retirement, such as an IRA or a 401(k). Does your employer provide such a plan?

72% Yes
25% No, SKIP TO M-9
2% Don't know, SKIP TO M-9
1% Refused, SKIP TO M-9

M-7 Do you make contributions to this plan? **[If needed, your employer's defined contribution plan, like an IRA or a 401(k)?] (n=579)**

80% Yes
20% No
<1% Don't know
0% Refused

M-8 Does your employer make contributions to this plan? **[If needed, your employer's defined contribution plan, like an IRA or a 401(k)?] (n=579)**

78% Yes
20% No
3% Don't know
0% Refused

M-9 Some employers provide a defined benefit plan, like a traditional pension plan where you receive a steady income usually upon retirement. Does your employer provide such a plan?

55% Yes
39% No
5% Don't know
1% Refused

M-10 What other benefits do you currently receive? **[insert rotated list below]**

	Yes	No	Don't know/ refused
The opportunity to work part-time	52%	44%	4%
A flexible work schedule	53%	46%	2%
The ability to work from home or a remote location	31%	68%	1%
Job sharing	16%	81%	3%
Compressed work week	24%	74%	2%
Phased retirement program	13%	78%	9%
Paid vacation leave	76%	23%	1%
Paid sick leave	66%	34%	1%
Health insurance coverage for retirees	36%	52%	12%
Life insurance	62%	36%	2%
Dental insurance	61%	38%	1%
Vision insurance	56%	43%	1%
Long-term care insurance	39%	55%	6%
Short or long-term disability coverage	60%	36%	4%

M-11 Do you have health care coverage ... **[insert list below, no rotation needed]**

64%	Through your current employer
11%	Through your spouse's employer
4%	Through a previous employer or previous spouse's employer
8%	On your own, through an individually purchased policy
2%	Through Medicare
1%	Through Medicaid
1%	Through the Veteran's Administration or military benefits
2%	Through some other program
8%	Do not have health insurance
1%	Don't know
<1%	Refused

IF M-11=THROUGH EMPLOYER OF ANY KIND, ASK M-12 AND M-13.

M-12 Do you pay all the costs of your health insurance premium, does your employer pay all the costs, or are the costs shared by both you and your employer? (n=625)

10%	I pay all the costs
20%	My employer pays all the costs
68%	My employer and I share the costs
1%	Something else
<1%	Don't know
<1%	Refused

M-13 In the last three years, would you say that your health insurance coverage from your employer has improved, stayed about the same, or gotten worse? (n=625)

16%	Improved
52%	Stayed the same
29%	Gotten worse
1%	Other
2%	Don't know
<1%	Refused

IF M-11=THROUGH EMPLOYER OF ANY KIND OR ON YOUR OWN, ASK M-14

M-14 Within the last three years, has the amount of money you pay for your health insurance coverage increased, decreased, or stayed the same? (n=684)

67%	Increased
4%	Decreased
26%	Stayed the same
3%	Don't know
<1%	Refused

IF M-11=HAVE HEALTH CARE COVERAGE, ASK M-15

M-15 Does your health care coverage include the costs of prescription drugs? (n=729)

89%	Yes
9%	No
1%	Don't know
<1%	Refused

IF M-11=NO TO HEALTH CARE COVERAGE, ASK M-16.

M-16 What is currently preventing you from obtaining health care insurance? Record verbatims - Code into categories. (n=64)

81%	Can't afford it
1%	In between jobs
8%	Works part time/Just started job
6%	Not offered through employer
2%	Am healthy, don't need it right now
3%	Other

IF M-10=YES TO PAID SICK DAYS, ASK M-17.

M-17 Can you use your paid sick days to care for a sick child or other family member?
(n=526)

81% Yes
14% No
4% Don't know
<1% Refused

M-18 Do you think that employers should be required to provide a minimum number of paid sick days to full-time employees?

79% Yes
18% No
3% Don't know
<1% Refused

IF M-18=YES, ASK M-19

M-19 About how many days a year of paid sick leave should employers be required to provide to their employees? (n=632)

Mean = 10.4

Our next set of questions asks about your plans for retirement.

IF MARRIED FROM S-10 [insert "and your spouse"] in M-20 & M-21; IF NOT MARRIED, OMIT.

M-20 Do you think you **[and your spouse]** are saving enough money right now to meet your retirement needs?

34% Yes
62% No
4% Don't know
<1% Refused

M-21 Have you calculated how much money you **[and your spouse]** will need to live on when you retire?

43% Yes
56% No
2% Don't know
<1% Refused

M-22 Do you think you will need to work longer than you intended to have enough money to retire?

64% Yes
 32% No
 4% Don't know
 <1% Refused

M-23 Do you plan to keep working, either full or part-time, after your official Social Security retirement age of **[INSERT FROM S-5]**?

59% Yes GO TO M24
 31% No SKIP TO M25
 9% Don't know SKIP TO M25
 <1% Refused SKIP TO M25

IF THEY PLAN TO WORK BEYOND THEIR SOCIAL SECURITY RETIREMENT AGE IN M-23, ASK M-24

M-24 I'm going to read a list of factors that some people consider in their decision to work beyond their Social Security retirement age. Please tell me if **[insert rotated item]** is extremely important, very important, somewhat important, not very important, or not at all important in your decision to work? (n=475)

	Extremely important	Very important	Somewhat important	Not very important	Not at all important	Refused
Needing money	41%	35%	16%	5%	3%	0%
Enjoying work	31%	43%	20%	4%	3%	0%
Staying connected to others	21%	44%	26%	7%	3%	<1%
To keep learning	29%	42%	19%	7%	3%	0%
Getting health insurance coverage	36%	44%	10%	5%	5%	<1%
Getting prescription drug coverage	36%	41%	11%	7%	4%	<1%
Needing other job benefits	17%	35%	28%	14%	6%	<1%

M-25 How much would **[insert rotated items below]** help to ensure financial security for Americans? Would it help a great deal; help a fair amount, help only a little or not help at all?

	Would it help a great deal	Would help a fair amount	Would help a little	Not help at all	Refused
Creating private accounts for Social Security	42%	22%	14%	14%	9%
Delaying the age when people are eligible for Social Security	16%	16%	27%	38%	3%
Protecting employer pension plans	64%	18%	9%	6%	3%

M-26 Our Social Security system caps the amount of money an individual pays into the system at \$97,500. While the Social Security system taxes everyone's wages the same amount up to \$97,500, any income above that does not have to pay Social Security tax. Would you support or oppose making earnings over \$97,500 subject to the Social Security tax? Would that be strongly support, somewhat support, somewhat oppose or strongly oppose, or would you neither support or oppose?

- 47% Strongly support
- 15% Somewhat support
- 5% Neither support or oppose
- 9% Somewhat oppose
- 20% Strongly oppose
- 4% Don't know
- <1% Refused

M-27 Do you support or oppose requiring employers to provide their employees with automatic payroll deductions for personal Individual Retirement Accounts (IRAs)?

- 45% Strongly support
- 26% Somewhat support
- 7% Neither support or oppose
- 9% Somewhat oppose
- 9% Strongly oppose
- 4% Don't know
- <1% Refused

M-28 Medicare provides health insurance to people 65 and over and people with disabilities. People under 65 usually obtain health insurance from their employers or from a private insurance company. Do you believe that people under 65 should be able to purchase health care coverage from Medicare?

65% Yes
28% No
7% Don't know
<1% Refused

M-29 Do you believe that employers should be able to purchase health care coverage for their employees through Medicare? [If needed, the program that provides health insurance coverage to people age 65 and older and people with disabilities].

59% Yes
31% No
10% Don't know
0% Refused

M-30 Do you support or oppose an approach whereby the federal government, employers, and individuals together contribute to health care coverage for everyone? Would that be strongly support, somewhat support, somewhat oppose, strongly oppose, or do you neither support or oppose?

44% Strongly support
28% Somewhat support
5% Somewhat oppose
9% Strongly oppose
12% Neither support or oppose
3% Don't know
<1% Refused

Our next set of questions is about caregiving.

M-31 A caregiver can be anyone who provides unpaid help to a relative or friend who is ill, has a disability, or is elderly. This help may include assistance with bathing, dressing, preparing meals, taking medications, doing household chores, taking care of finances, arranging for outside services, or regularly visiting the person needing care. The relative or friend you are helping may be someone who lives with you or somewhere else.

Are you currently providing care giving services to a family member or friend?

17% Yes
83% No
<1% Refused

M-32 As a result of providing care, have you [insert rotated list]? (n=137)

	Yes	No	Don't know/ refused
Gone in late to work, left early from work, or took time off during the work day to provide care	72%	28%	0%
Went from full-time work to part-time work	12%	86%	1%
Taken a less demanding job	16%	82%	2%
Lost any of your job benefits	9%	92%	0%
Considered giving up working entirely	15%	84%	1%

M-33 Overall, how would you rate your employer in accommodating your caregiving responsibilities? (n=137)

40%	Excellent
21%	Very good
16%	Good
12%	Fair
7%	Poor
1%	Not sure
3%	Have not needed any accommodations
0%	Refused

Our final set of questions is for classification purposes only and will be kept entirely confidential.

D-1 How would you rate your overall health today?

26%	Excellent
40%	Very good
23%	Good
9%	Fair
2%	Poor
<1%	Not sure
<1%	Refused

D-2 Does any disability, handicap, or chronic disease keep you or a family member from working?

3%	Yes, a disability keeps me from working
12%	Yes, a disability keeps a family member from working
85%	No
<1%	Don't know
1%	Refused

D-3 What is your 5-digit ZIP Code?

Record ZIP Code
Don't know
Refused

D-4 What is the highest level of education that you completed?

7% 0-12th grade (no diploma)
19% High school graduate (or equivalent)
10% Post-high school education (no degree)
19% 2-year college degree
22% 4-year college degree
8% Post-graduate study (no degree)
14% Graduate or professional degree(s)
<1% Don't know
1% Refused

D-5 Which industry best describes your company or organization's main business?

7% Construction and Mining/Oil and Gas
13% Educational Services
6% Finance
8% Government
14% Health
3% High-Tech
2% Insurance
1% Newspaper Publishing/Broadcasting
9% Manufacturing (Durable Goods)
4% Manufacturing (Nondurable Goods)
3% Services (Nonprofit)
9% Services (Profit)
3% Telecommunications
4% Transportation
2% Utilities
11% Wholesale/Retail Trade
1% Something else [Try to recode into above categories]
1% Don't know
1% Refused

D-6 At your current job, what kind of work do you do? For example, registered nurse, personnel manager, auto mechanic, accountant)?

Record verbatims Get enough information to also code response into one of these occupational categories.

- 17% Executive, administrative, and managerial occupations
- 1% Professional specialty occupations
- 3% Technicians and related support occupations
- 7% Sales occupations
- 5% Administrative support occupations, including clerical
- 1% Private household occupations
- 2% Protective service occupations
- 33% Service occupations, except protective and household
- 1% Farming, forestry, and fishing occupations
- 7% Precision production, craft, and repair occupations
- 7% Machine operators, assemblers, and inspectors
- 3% Transportation and material moving occupations
- 4% Handlers, equipment cleaners, helpers, and laborers
- 6% Other
- 2% Refused

D-7 Is your company or organization a for-profit or not-for-profit company or organization?

- 66% For profit
- 28% Not-for-profit
- 5% Don't know
- 2% Refused

D-8 Is your company or organization in the public/government sector or private sector?

- 35% Public/government sector
- 61% Private sector
- 4% Don't know
- 1% Refused

D-9 Approximately how many people are employed by your company or organization in North Carolina?

- | | |
|----------------------|---------------------------|
| Record employee size | Record |
| Don't know | Probe for most likely age |
| Refused | Continue |

D-10 What is your race?

82% White or Caucasian
11% Black or African American
2% American Indian or Alaska Native
1% Asian
<1% Native Hawaiian or other Pacific Islander
3% Other
0% Don't know
2% Refused

D-11 Are you of Hispanic, Spanish, or Latino origin or descent?

2% Yes
96% No
<1% Don't know
2% Refused

D-12 Thinking about your state elections for North Carolina Governor and Legislators in the last ten years, how often would you say you vote?

50% Always
22% Most of the time
6% About half of the time
7% Seldom
12% Never
1% Don't know
2% Refused

D-13 Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

33% Democrat
31% Republican
23% Independent
8% Something else
3% Don't know
2% Refused

D-14 In the last month, have you accessed the Internet from your home or work or from some other source such as your local library?

83% Yes
16% No
0% Don't know
1% Refused

D-15 Are you or your spouse or partner a member of A-A-R-P, formerly known as the American Association of Retired Persons? (n=295)

- 43% Yes
- 56% No
- 1% Don't know
- 1% Refused

D-16 What was your annual household income before taxes in 2006?

- 3% Less than \$10,000
- 5% \$10,000 to \$19,999
- 12% \$20,000 to \$34,999
- 15% \$35,000 to \$49,999
- 11% \$50,000 to \$59,999
- 10% \$60,000 to \$74,999
- 15% \$75,000 to \$99,999
- 17% \$100,000 or more
- 3% Don't know
- 12% Refused



AARP

Knowledge Management

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