

# Hispanic Baby Boomers Envision Retirement:

A Special Analysis of The Baby Boomers  
Envision Retirement II Study

Prepared for AARP

October 2004

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## I. Background and Objectives of the Research

This report presents the results of a major research initiative commissioned by AARP and conducted by RoperASW aimed at better understanding the Baby Boom generation as the generation moves into its retirement years. The findings reported here build upon an earlier benchmark study from 1998, *Baby Boomers Envision Their Retirement*, also a collaboration between AARP and Roper.

The Baby Boom generation, 77.5 million people strong, represents the largest single sustained growth of the population in the history of the United States. The cohort of Boomers—Americans born between 1946 and 1964—has long commanded the attention of demographers, politicians, marketers, and social scientists. As the oldest of the Baby Boomers approached later adulthood, in 1998 AARP sought to investigate how Boomers might interpret and redefine retirement.

One of the major findings in the 1998 study concerned the purported cohesiveness of this cohort. The survey found that the oft-held view of the Boomers as a monolith was ill-conceived. Rather than a homogeneous group, the 1998 study illustrated that one of the key characteristics of the Baby Boom cohort is its diversity. It elucidated this diversity as it relates to Boomers' hopes, dreams, and expectations for retirement.

Five years later, AARP embarked on updating the study, to uncover how this massive generation, and the various segments within, has progressed in their planning and preparedness for retirement. Now several steps closer to retirement, the Baby Boom generation is today between 38 and 57 years old, and this generation is growing older and more diverse. Thus, it is becoming increasingly important to understand views of retirement among the unique sub-groups that make up this generation.

One sub-group that is expected to grow dramatically in the near future consists of those of Hispanic heritage. About five million Hispanics over age 50 live in the United States, and the number is expected to nearly triple over the next 25 years.<sup>1</sup> To better understand the diverse needs and attitudes of older Hispanics, a new element was added to this year's research—an oversample of interviews of Hispanic Boomers. The oversample provides us with an increased sample size among the sub-groups of interest, which in this case permits analysis within the Hispanic

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<sup>1</sup> Source: AARP website. [www.aarp.org](http://www.aarp.org).

population. Relying on the general population sample on its own would limit the ability to make comparisons between the Hispanic population as a whole and the general population.

The following analysis explores key aspects of Hispanic Baby Boomers' retirement vision.

## II. Overview of the Research Design

The design of this project included:

- A large-scale quantitative survey, conducted by telephone in 30-minute interviews among a nationally representative sample of 1,200 adult Americans age 38-57;
- An oversample survey was conducted among African American and Hispanic Boomers to yield a total, when combined with those from the general sample, of 309 African American Boomer and 301 Hispanic Boomer interviews to allow for subgroup analysis by race and ethnicity;
- The response rate for the general population interviews was 14%. For the oversample interviews of Hispanics the response rate was 13%.
- Interviews for the Hispanic oversample were conducted by bilingual interviewers in the language most comfortable for Hispanic respondents, either English or Spanish —46% of Hispanics surveyed completed the interview in English and 54% of Hispanics surveyed completed the interview in Spanish.

The proportions of English-speaking and Spanish-speaking Hispanics in the sample are comparable to those found in other research conducted by Roper that included oversample interviews of Hispanics.

The sampling error for the Hispanic (n=301) oversamples is plus or minus six percentage points at the 95 percent confidence level.

A full description of the methodology employed appears at the back of the report (see Appendix A).

The following report provides detailed insight into key differences in Hispanic Boomers' vision for retirement among English-dominant

and Spanish-dominant Hispanics.<sup>2</sup> We report the findings this way, even though the rationale behind the oversample was not to divide the population by language spoken, but rather to gain sufficient sample size to explore the homogeneity of the Hispanic population, because we found the most significant differences within the population to be between Spanish and English speakers.

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<sup>2</sup> English-dominant refers to respondents who were most comfortable completing the survey in English—46% of Hispanics surveyed completed the interview in English. Spanish-dominant refers to those who were most comfortable completing the survey in Spanish—54% of Hispanics surveyed completed the interview in Spanish.

### III. Key Findings

#### *English-dominant Hispanic Boomers are more optimistic about retirement than those who are Spanish-dominant*

- Nearly eight in 10 English-dominant Hispanic Boomers are optimistic about retirement, compared to half (50%) of those who are Spanish-dominant
- English-dominant Hispanic Boomers are also twice as likely as their Spanish-dominant counterparts to say that their outlook for retirement has changed for the better over the past five years (50% vs. 25%, respectively)
- English-dominant Hispanics' improved retirement outlook may be, at least in part, the result of substantial earnings increases experienced over the past five years. Median income among English-dominant Hispanics surveyed has increased by \$12,000 since 1998<sup>3</sup>

#### *Spanish-dominant Hispanic Boomers have a somewhat bleaker outlook for retirement than English-dominant Hispanics, particularly with respect to financial expectations*

- 41% of Spanish-dominant Hispanics, compared to 31% of those who are English-dominant, view retirement as a time of economic hardship
- Spanish-dominant Hispanics are almost twice as likely as English-dominant Hispanics to expect to struggle to make ends meet in retirement, 46% vs. 25%, respectively
- 41% of Spanish-dominant Hispanics vs. 27% of those who are English-dominant equate retirement with increased dependence on others for their personal care
- 35% of Spanish-dominant Hispanics, compared to 19% of English-dominant Hispanics view retirement as a time of increased isolation from society

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<sup>3</sup> According to the March 2004 *Current Population Survey* supplement, between 1998 and 2003 the median household income among all Hispanic Boomers increased from \$35,200 to \$43,042.

***Spanish-dominant Hispanic Boomers are less likely than those who are English-dominant to feel they are preparing adequately for retirement***

- 44% of Spanish-dominant Hispanics are satisfied with the amount they are putting aside for retirement, vs. 77% of English-dominant Hispanics
- 32% of Spanish-dominant Hispanic Boomers are not putting money into any of the retirement investments asked about in the survey, compared to 9% of English-dominant Hispanic Boomers
- Lack of information may be driving the disparity in retirement preparedness between the two groups. More than half (54%) of Spanish-dominant Hispanic Boomers say they need more information to help them plan for retirement, versus 32% of English-dominant Hispanics

***Spanish-dominant Hispanic Boomers are less inclined than those who are English-dominant to feel knowledgeable about Social Security and Medicare***

- Although Spanish-dominant Hispanic Boomers hold views of Social Security and Medicare that are either as or more favorable than those of English-dominant Hispanics, Hispanics who are Spanish-dominant are less likely to consider themselves knowledgeable about these benefit systems

***Less positive expectations for health and longevity are more often expressed by Spanish-dominant than English-dominant Hispanic Boomers***

- Nearly half (46%) of Spanish-dominant Hispanic Boomers expect to have serious health problems during retirement, compared to 29% of those who are English-dominant
- More than four in 10 Spanish-dominant Hispanic Boomers (45%) say they are not doing enough now to maintain their health, compared to 28% of English-dominant Hispanics



- 37% of Spanish-dominant Hispanic Boomers vs. 69% of those who are English-dominant think people in their generation will live longer than people in their parents' generation

*Among Spanish-dominant Hispanic Boomers expectations for financial as well as emotional ties to family in retirement are more common*

- 82% of Spanish-dominant Hispanic Boomers vs. 63% of English-dominant Hispanic Boomers believe a family's emotional support is essential during one's retirement
- 45% of Spanish-dominant Hispanic Boomers expect during retirement to provide financially for elderly parents or in-laws, compared to 20% of those who are English-dominant
- 30% of Spanish-dominant Hispanic Boomers vs. 8% of those who are English-dominant expect their children to help them out financially in retirement

*Most Hispanic Boomers, regardless of their dominant language, plan to work in some capacity during retirement. However, motivations for working differ*

- 81% of English-dominant and 78% of Spanish-dominant Hispanics plan to work in some capacity during retirement
- Plans to work in retirement for interest and enjoyment's sake are more common among English-dominant Hispanics, while those who are Spanish-dominant are more inclined to plan to work in retirement in order to pursue entrepreneurial endeavors
- More Spanish-dominant than English-dominant Hispanic Boomers also plan to remain in the workforce to obtain needed health care coverage

*English-dominant and Spanish-dominant Hispanic Boomers share similar expectations for leisure time and activities during retirement*

- 66% of Hispanics, irrespective of their dominant language, expect to have a hobby or special interest that they will dedicate a lot more time to when they retire
- 66% of English-dominant Hispanic Boomers and 61% of those who are Spanish-dominant expect to have plenty of time for recreation during retirement
- About four in ten Hispanic Boomers, regardless of their dominant language, expect to travel more than most people their age in retirement

## IV. Hispanic Boomers' Retirement Vision

### *English-Dominant Hispanic Boomers Are More Optimistic About Retirement Than Are Those Who Are Spanish-Dominant*

Generally, English-dominant Hispanic Boomers have a much more positive retirement outlook than do their Spanish-dominant counterparts. Nearly eight in 10 English-dominant Hispanic Boomers say they are optimistic about retirement, compared to five in 10 Hispanic Boomers who are Spanish-dominant.

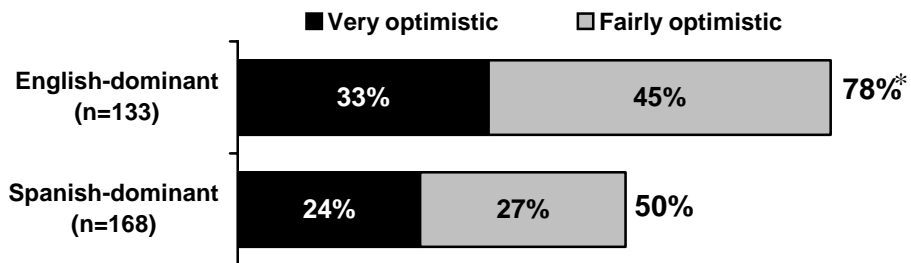
Income disparity and differences in financial, health, and social expectations for retirement are possible drivers of the differences in English-dominant and Spanish-dominant Hispanic Boomers' overall retirement outlook.

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#### Retirement Outlook

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*% of Hispanic Boomers who say they are optimistic about retirement*



*\* Significant difference at the 95% confidence level*

*Q2. As things stand today, which of these statements best describe your feelings as you think about your retirement years?*

In the past five years, the retirement outlook of the majority of English-dominant Hispanic Boomers has improved, while that of most who are Spanish-dominant is likely to have remained the same. English-speaking Hispanic Boomers' improved retirement outlook may be, at least in part, the result of substantial earnings increases experienced over the past five years. A comparison of Hispanic income data from the 1998 and 2003 *Boomers Envision Retirement* studies indicate that the median household income of English-dominant Hispanic Boomers has increased by \$12,000

(an increase on par with the \$14,000 increase in median income among the general population of Boomers surveyed).

Although trend data on median income for Spanish-dominant Hispanic Boomers are not available, data suggest that these Hispanics have not shared in the recent income gains experienced by their English-dominant counterparts. Hispanic Boomers who are Spanish-dominant on average have lower incomes than do those who are English-dominant (based on income data from this study, median household incomes for both groups are \$28,000 and \$62,000, respectively). With such disparity in current earnings between the two groups, it should not be surprising that less affluent Spanish-dominant Hispanic Boomers (46%) are more inclined than English-dominant ones (25%) to expect to have to struggle to make ends meet in retirement.

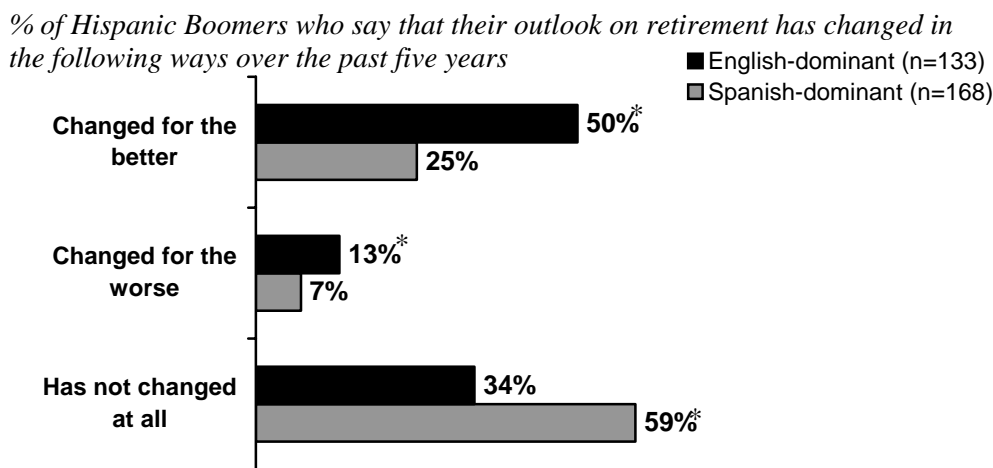
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**Change in Retirement Outlook Over the Past Five Years**

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\* Significant difference at the 95% confidence level

Q27. Would you say that your personal outlook for your own retirement has changed for the better, changed for the worse, or has not changed at all over the past five years?

*Spanish-Dominant Hispanic Boomers Have a Somewhat Bleaker Vision of Retirement Than Those Who Are English-Dominant, Particularly with Respect to Financial Expectations*

Among majorities of both English and Spanish-dominant Hispanic Boomers, retirement is viewed as an opportunity to spend time with family (76% and 76%, respectively), as a time for leisure (72% and 63%), and as a time to pursue hobbies and interests (67% and 61%).

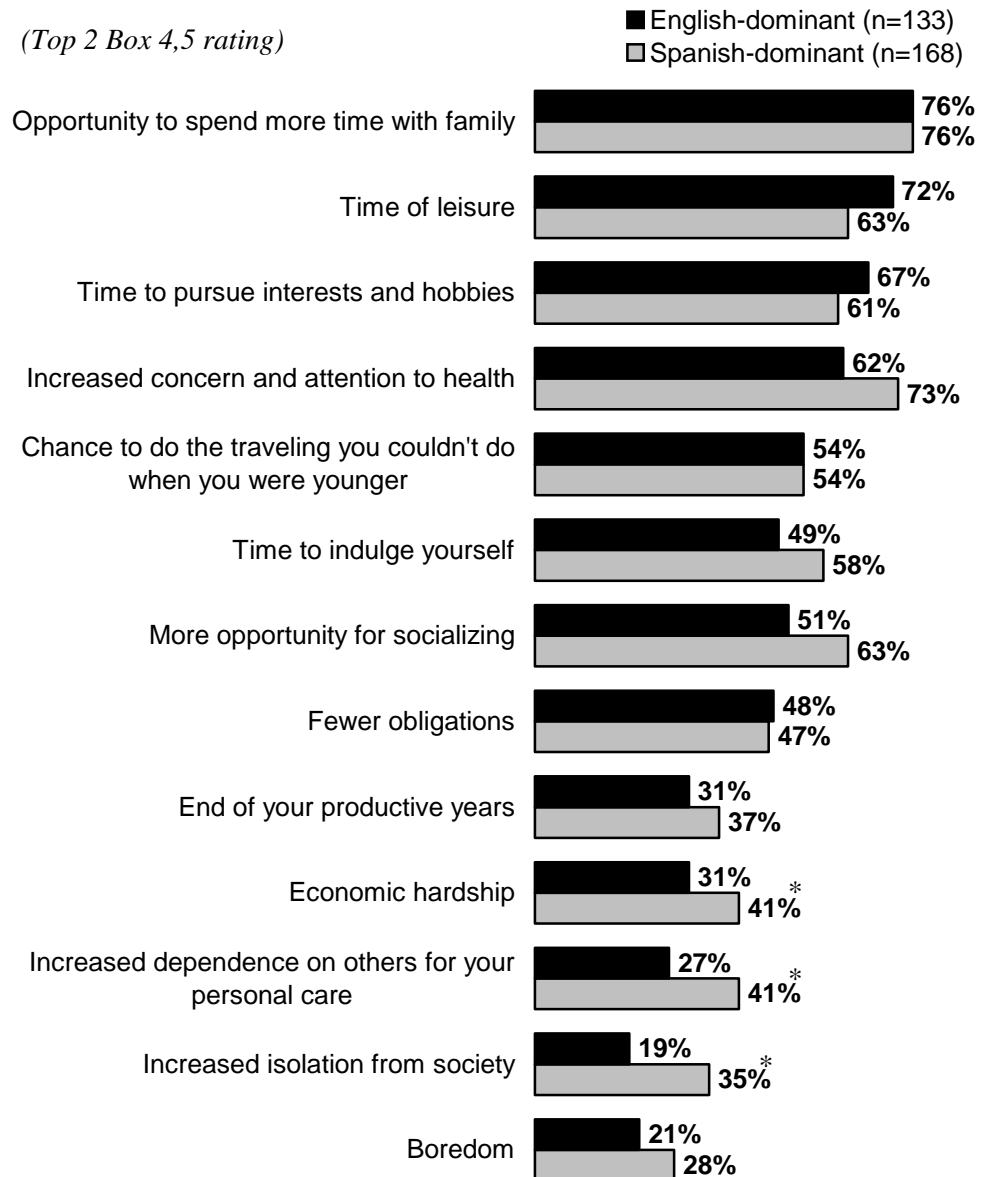
However, despite these shared positive views of retirement, greater proportions of Spanish-dominant than English-dominant Hispanic Boomers equate retirement with economic hardship, increased dependence on others, and increased isolation.

- 41% of Spanish-dominant Hispanics vs. 31% of those who are English-dominant associate retirement with economic hardship
- 41% of those who are Spanish-dominant vs. 27% of those who are English-dominant describe retirement as a time of increased dependence on others for their personal care
- 35% of those who are Spanish-dominant vs. 19% of those who are English-dominant consider retirement a time of increased isolation from society

**Meaning of Retirement**

*% of Hispanic Boomers who say that the following statements accurately describe what retirement means to them personally*

*(Top 2 Box 4,5 rating)*



\* Significant difference at the 95% confidence level

*Q4. Retirement is a state that signifies different things to different people. Thinking about your own situation, I'd like you to consider whether these items accurately describe what retirement means to you. Using a scale from 1 to 5, where 1 means it does not describe at all what retirement means to you personally and 5 means it very accurately describes what retirement means to you personally. I'd like you to consider each statement.*

### *Spanish-Dominant Hispanic Boomers Foresee Financial Hardship and Feel Less Well Prepared for Retirement*

Hispanic Boomers who are Spanish-dominant are more likely than those who are English-dominant to expect to face financial difficulties in retirement and to feel financially less prepared for retirement.

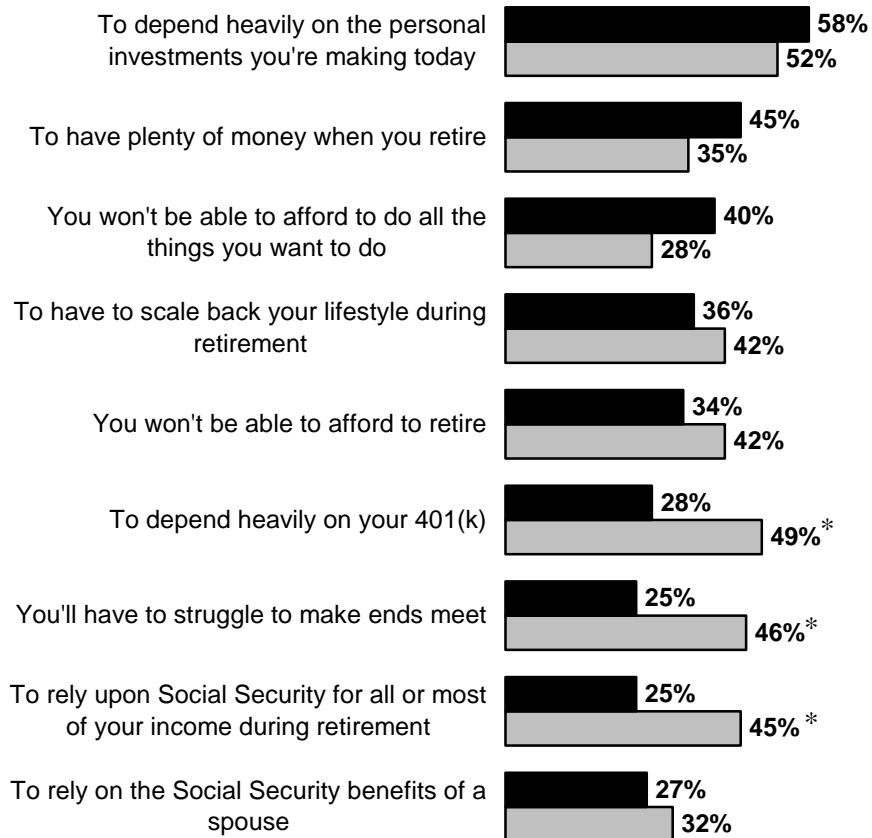
- Only 44% of Spanish-dominant Hispanic Boomers are satisfied with the amount of money they are putting aside for retirement, compared to 77% of English-dominant Hispanics
- 46% of Spanish-dominant Hispanic Boomers vs. 25% of those who are English-dominant expect to struggle to make ends meet in retirement
- 45% of Spanish-dominant Hispanic Boomers vs. 25% of those who are English-dominant expect to rely upon Social Security for all or most of their income during retirement
- More than half (54%) of Spanish-dominant Hispanic Boomers admit they need more information to help them plan for retirement, versus 32% of English-dominant Hispanic Boomers
- Although Spanish-dominant and English-dominant Hispanic Boomers are equally likely to expect to depend on the personal investments they are making today during retirement, Spanish-dominant Hispanics are much more likely than those who are English-dominant to *not* be putting money into any of the retirement investments asked about in this study (32% vs. 9%, respectively)
- Spanish-dominant Hispanic Boomers (49%) are more apt than English-dominant Hispanic Boomers (28%) to expect to depend heavily on their 401(k) during retirement. Yet, only 24% of Spanish-dominant Hispanic Boomers are currently putting money into IRA, 401(k), or other retirement savings accounts, compared to 68% of those who are English-dominant

**Financial Expectations for Retirement Years**

*% of Hispanic Boomers who agree that they have the following financial expectations for their retirement (Top 2 Box 4,5 rating)*

**You Expect...**

■ English-dominant (n=133)  
 □ Spanish-dominant (n=168)



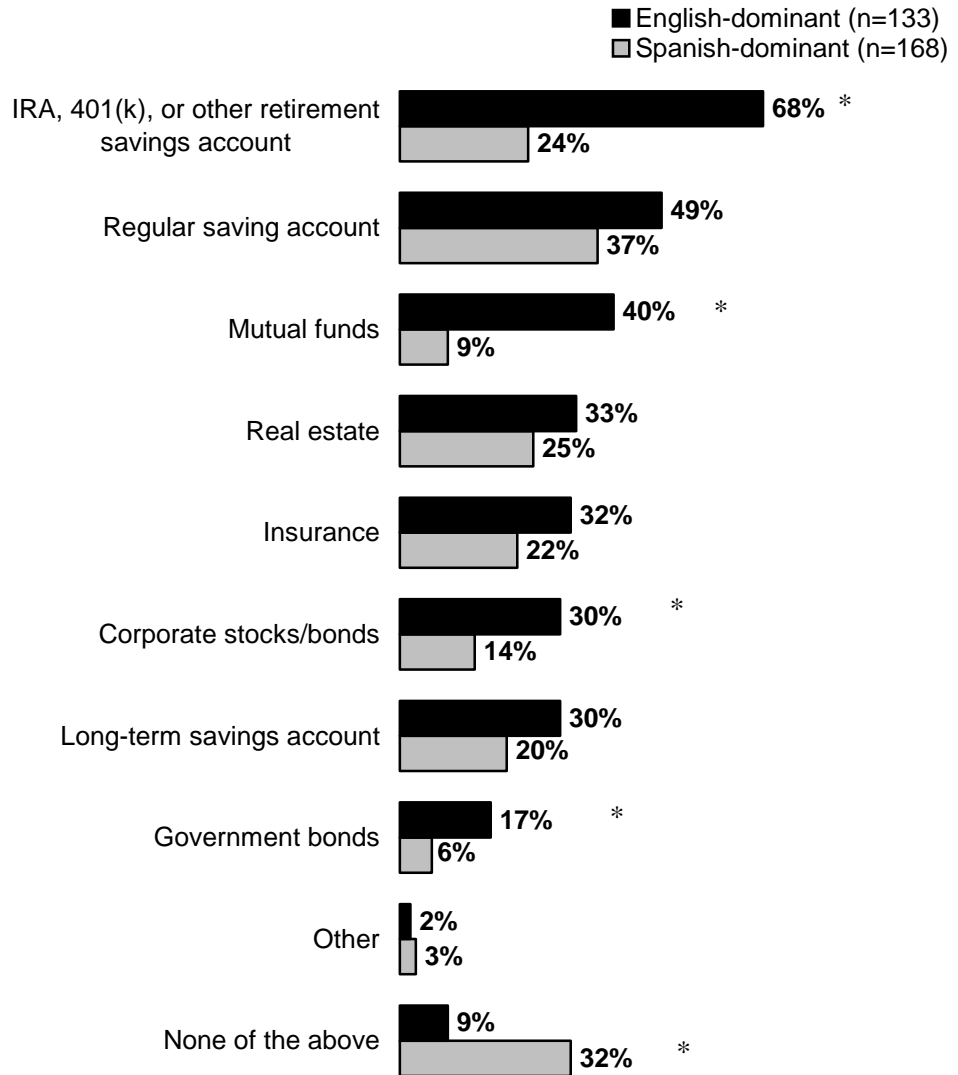
\* Significant difference at the 95% confidence level

*Q6a./Q11./Q25. Using a scale from 1 to 5, where 1 means you completely disagree and 5 means that you completely agree, I'd like you to consider each statement. ONLY ITEMS RELATED TO FINANCE FROM EACH QUESTION ARE SHOWN.*



**Retirement Savings/Investments**

*% of Hispanic Boomers who say they are currently putting money into the following types of investments for retirement*



\* Significant difference at the 95% confidence level

*Q9. And which of these things, if any, are you putting money into for retirement?*

### *Spanish-Dominant Hispanic Boomers Are Less Knowledgeable about Social Security and Medicare Than English-Dominant Hispanics*

Although Spanish-dominant Hispanic Boomers hold views of Social Security and Medicare that are either as or more favorable than those of English-dominant Hispanic Boomers, Hispanics who are Spanish-dominant are less likely to consider themselves knowledgeable about these benefit systems.

- 35% of Spanish-dominant Hispanic Boomers vs. 69% of those who are English-dominant say they are very or somewhat knowledgeable about Social Security
- 33% of Spanish dominant Hispanic Boomers say they are very or somewhat knowledgeable about Medicare, compared with 56% of English-dominant Hispanic Boomers

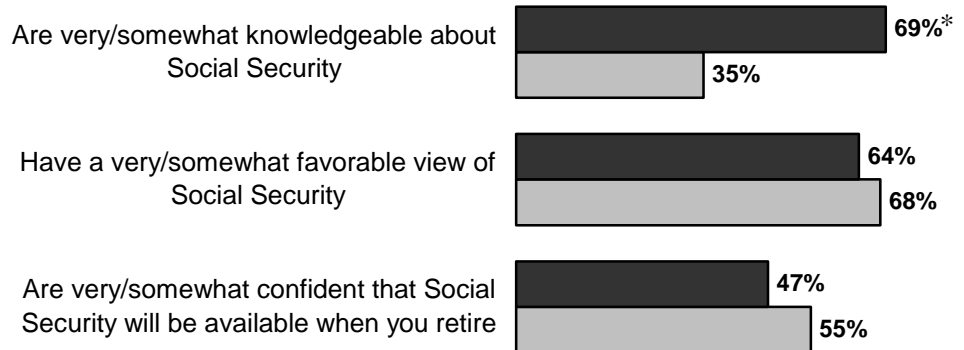
Moreover, Spanish-dominant Hispanic Boomers tend to be less knowledgeable than their English-dominant counterparts about the specific types of benefits offered by Medicare.

- 36% of Spanish-dominant Hispanic Boomers do not know whether or not Medicare covers hospital stays, compared with 16% of English-dominant Hispanic Boomers
- 39% of Spanish-dominant Hispanic Boomers vs. 16% of English-dominant Hispanic Boomers do not know if laboratory tests and X-rays are covered by Medicare
- Only 11% of Spanish-dominant Hispanic Boomers know that long-term nursing home care is not covered by Medicare, compared with 44% of English-dominant Hispanic Boomers. Another 44% of those who are Spanish-dominant do not know (vs. 16% of those who are English-dominant).
- 59% of Spanish-dominant Hispanic Boomers expect Medicare to cover most of their health care needs during retirement vs. 35% of English-dominant Hispanic Boomers.

**Attitudes Toward and Knowledge of Social Security**

% of Hispanic Boomers who ...

■ English-dominant (n=133)  
 □ Spanish-dominant (n=168)

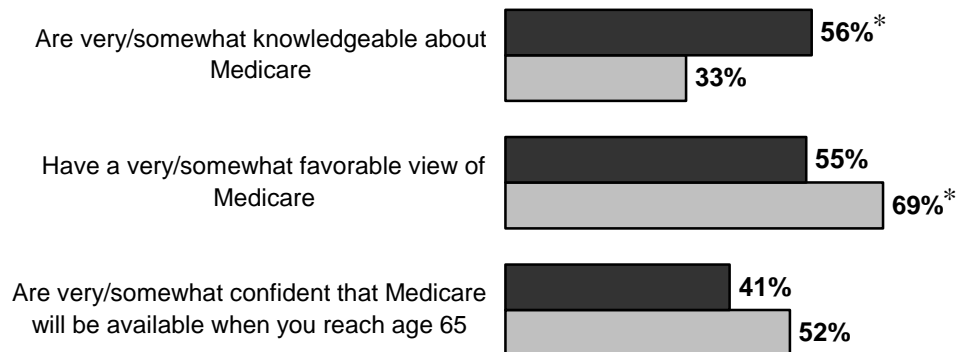


*Q21./Q22./Q24. When discussions come up about Social Security, how knowledgeable do you feel about how the Social Security system works? / Based on what you've heard, read, or experienced with Social Security, what is your overall view of the program? / How confident are you that Social Security will still be available to you when you retire?*

**Attitudes Toward and Knowledge of Medicare**

% of Hispanic Boomers who ...

■ English-dominant (n=133)  
 □ Spanish-dominant (n=168)



\* Significant difference at the 95% confidence level

*Q12./Q13./Q15. When discussions come up about Medicare, how knowledgeable do you feel you are about how Medicare works? / Based on what you've heard, read, or experienced with Medicare, what is your overall view of the program? / How confident are you that Medicare will still be available to you when you reach age 65?*

### *Spanish-Dominant Hispanic Boomers Have Less Positive Expectations for Their Health and Longevity*

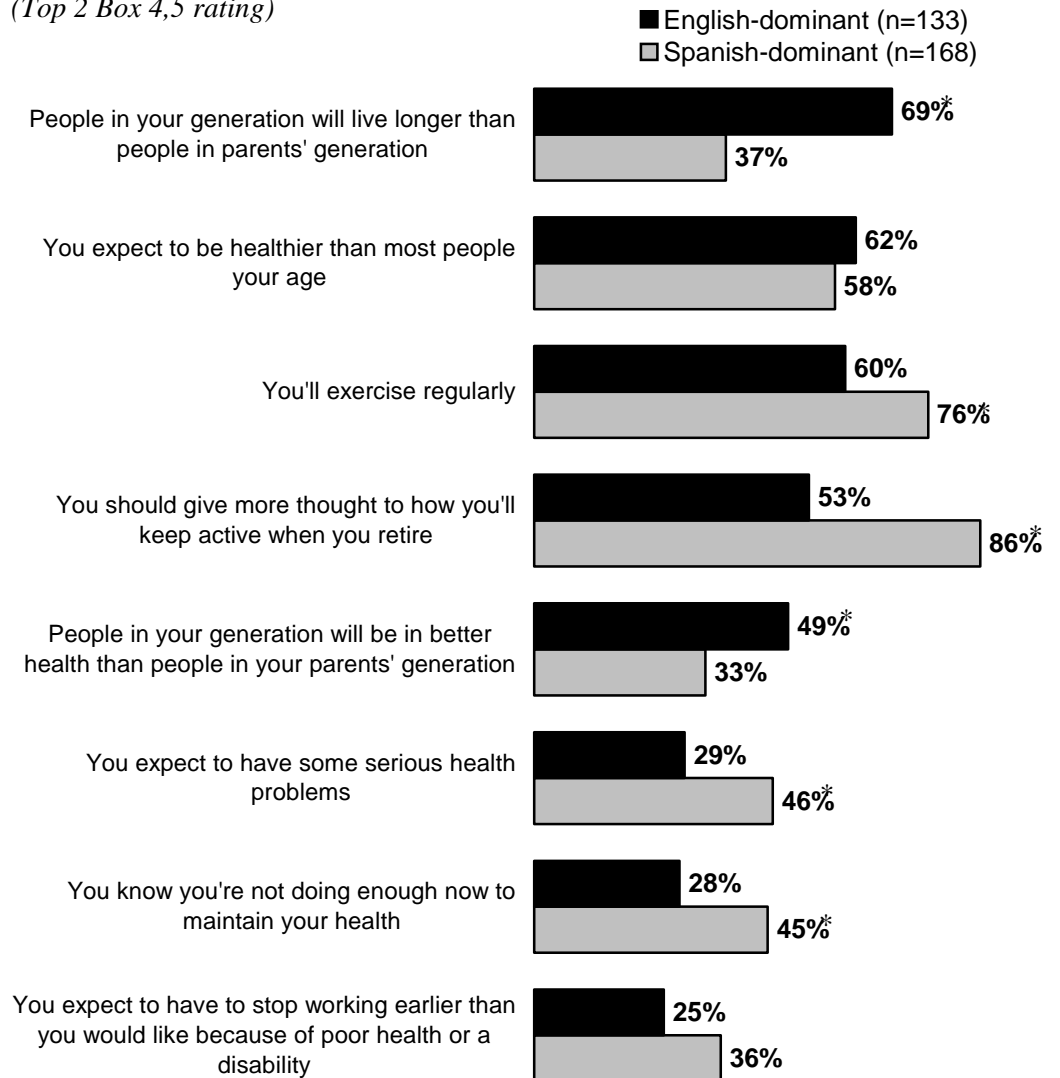
Health concerns during retirement are more often expressed by Spanish-dominant than English-dominant Hispanic Boomers.

- Nearly half (46%) of Spanish-dominant Hispanic Boomers expect to have serious health problems during retirement, compared to 29% of those who are English-dominant
- 37% of Spanish-dominant Hispanics vs. 69% of those who are English-dominant think people in their generation will live longer than people in their parents' generation
- 33% of Spanish-dominant Hispanics vs. 49% of English-dominant Hispanics think people in their generation will be in better health during retirement than people in the prior generation
- 86% of Spanish-dominant Hispanic Boomers vs. 53% of those who are English-dominant say they should give more thought to how they will stay active in retirement
- More than four in 10 (45%) of Spanish-dominant Hispanic Boomers vs. 28% of those who are English-dominant say they are not doing enough now to maintain their health
- Spanish-dominant Hispanic Boomers are more than three times as likely as those who are English-dominant to describe their current health as fair or poor (28% vs. 8%, respectively)

**Health in Retirement**

*% of Hispanic Boomers who agree with the following statements*

*(Top 2 Box 4,5 rating)*



\* Significant difference at the 95% confidence level

*Q6a./Q11./Q25. Using a scale from 1 to 5, where 1 means it does not describe at all what retirement means to you personally and 5 means it very accurately describes what retirement means to you personally. I'd like you to consider each statement. ONLY ITEMS RELATED TO HEALTH FROM EACH QUESTION ARE SHOWN.*

*Among Spanish-Dominant Hispanic Boomers, Expectations for Financial As Well As Emotional Ties to Family in Retirement Are More Common*

Family is likely to play a more central role in the retirement vision of Spanish-dominant Hispanic than for English-dominant Hispanics. Spanish-dominant Hispanic Boomers are more inclined than their English-dominant counterparts to expect both to receive support from, and give support to, family members during retirement.

- 82% of Spanish-dominant Hispanic Boomers vs. 63% of English-dominant Hispanic Boomers believe a family's emotional support is essential during one's retirement
- 30% of Spanish-dominant Hispanic Boomers vs. 8% of English-dominant Hispanic Boomers expect their children to help them out financially in retirement.
- 55% of Spanish-dominant Hispanic Boomers expect during their retirement to have an aging parent or in-law to be living in their home, compared to 27% of English-dominant Hispanic Boomers
- 45% of Spanish-dominant Hispanic Boomers expect to provide financially for elderly parents or in-laws, versus 20% of English-dominant Hispanic Boomers

Indeed, more than half (54%) of Spanish-dominant Boomers have already assumed responsibility for the care of a parent, compared with 34% of English-dominant Hispanic Boomers.

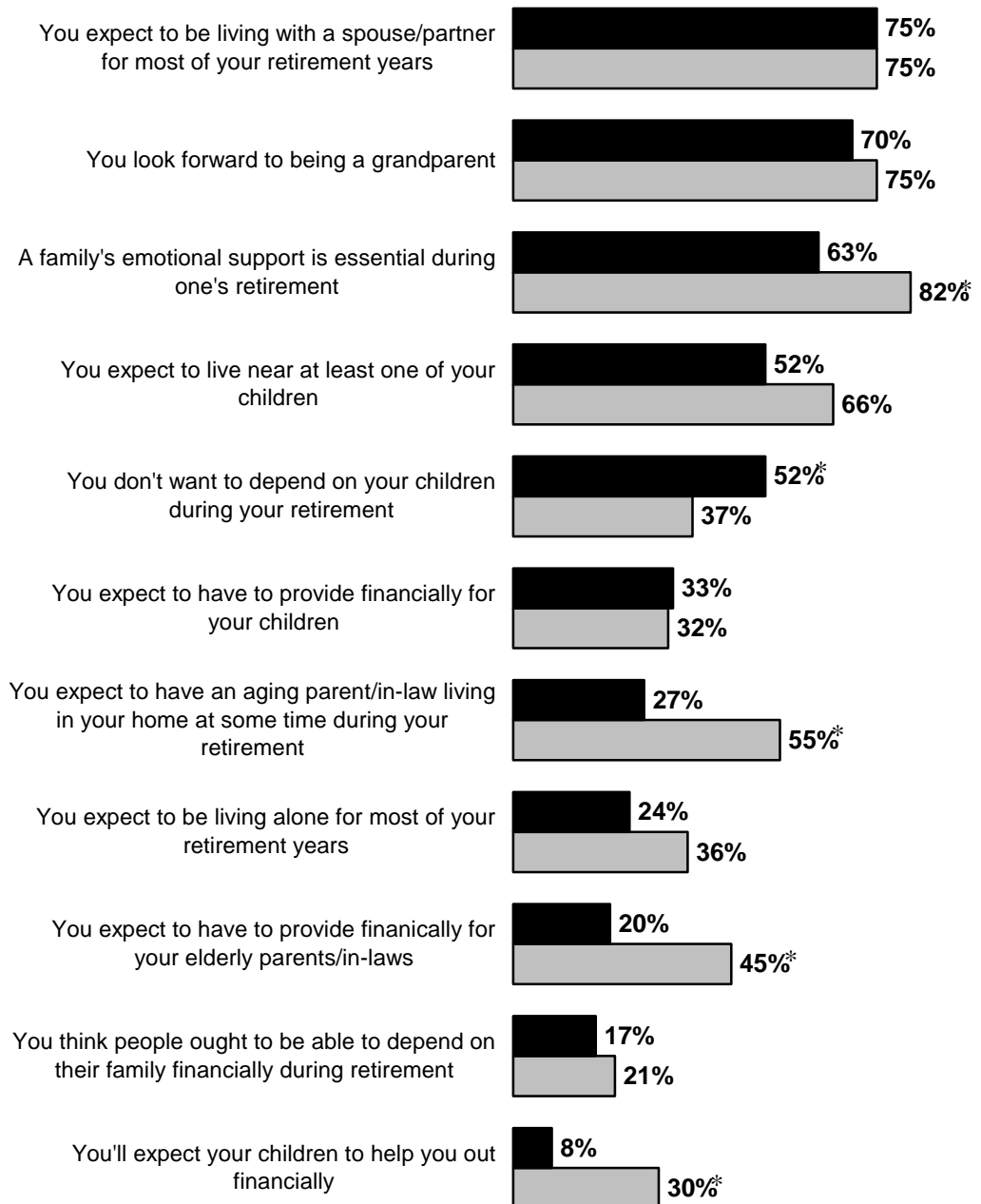
It should also be noted that large majorities of both Spanish-dominant and English-dominant Hispanic Boomers expect to spend most of their retirement years with a spouse and look forward to becoming grandparents.

**Boomers' Perceptions of the Role of Family During Retirement**

*% of Hispanic Boomers who agree with the following statements*

*(Top 2 Box 4,5 rating)*

■ English-dominant (n=133)  
 □ Spanish-dominant (n=168)



\* Significant difference at the 95% confidence level

*Q6a./Q11./Q25. Using a scale from 1 to 5, where 1 means you completely disagree and 5 means that you completely agree, I'd like you to consider each statement. ONLY ITEMS RELATED TO FAMILY FROM EACH QUESTION ARE SHOWN.*

*About Eight in Ten of All Hispanics Plan to Work During Retirement, but the Reasons for Doing So Vary*

Even though attitudes toward work and retirement vary among English-dominant and Spanish-dominant Hispanic Boomers, large majorities of both groups plan to work during retirement.

- Large and nearly equal proportions of both English-dominant (81%) and Spanish-dominant (78%) Hispanic Boomers plan to work in some capacity during retirement

The primary difference between the two groups, with respect to their plans for working during retirement is in the respective motivations for staying in the workforce. English-dominant Hispanic Boomers tend to be more focused on working during retirement for interest and enjoyment's sake, while Spanish-dominant Hispanic Boomer tend to be more focused on remaining in the workforce during retirement to pursue entrepreneurial endeavors.

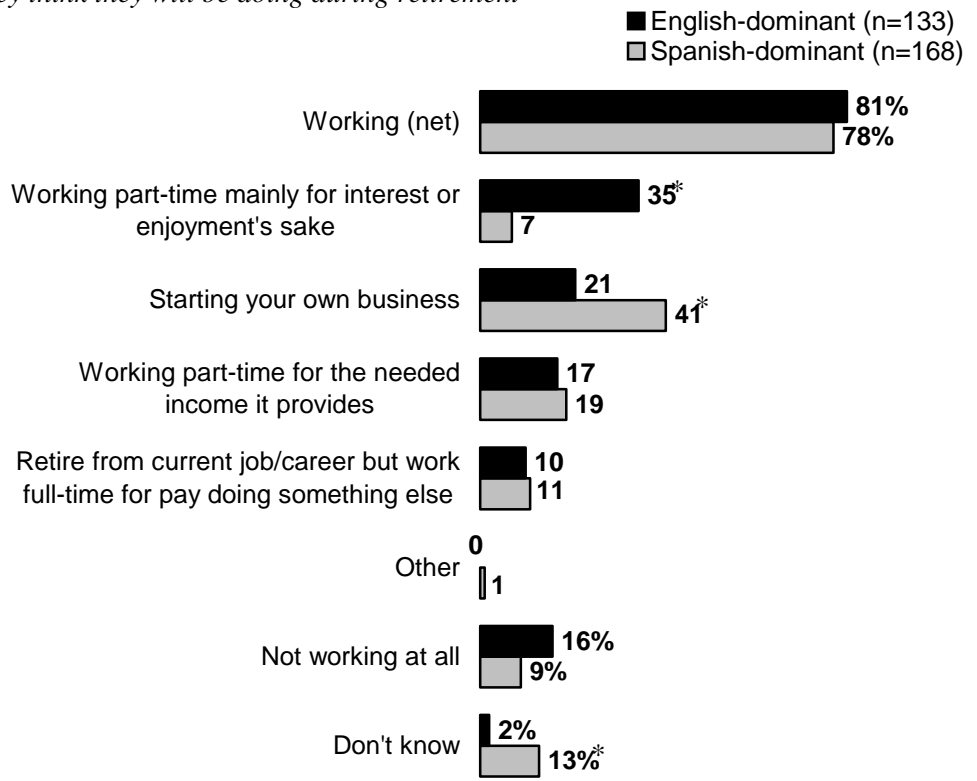
Financial need is also likely to play a role in Hispanics' decisions to work during retirement, particularly among Spanish-dominant Hispanic Boomers.

- 43% of Spanish-dominant Hispanic Boomers expect to keep working during retirement to obtain needed health care coverage, compared to 28% of English-dominant Hispanic Boomers



**Work Plans During Retirement**

*% of Hispanic Boomers who say that the following statements best describe what they think they will be doing during retirement*



\* Significant difference at the 95% confidence level

*Q3. Thinking about your employment status in later years, which of these best describes what you think you will be doing when you retire. Will you... ?*

### *Expectations for Leisure Time and Activities in Retirement Are Consistent Among Hispanic Boomers*

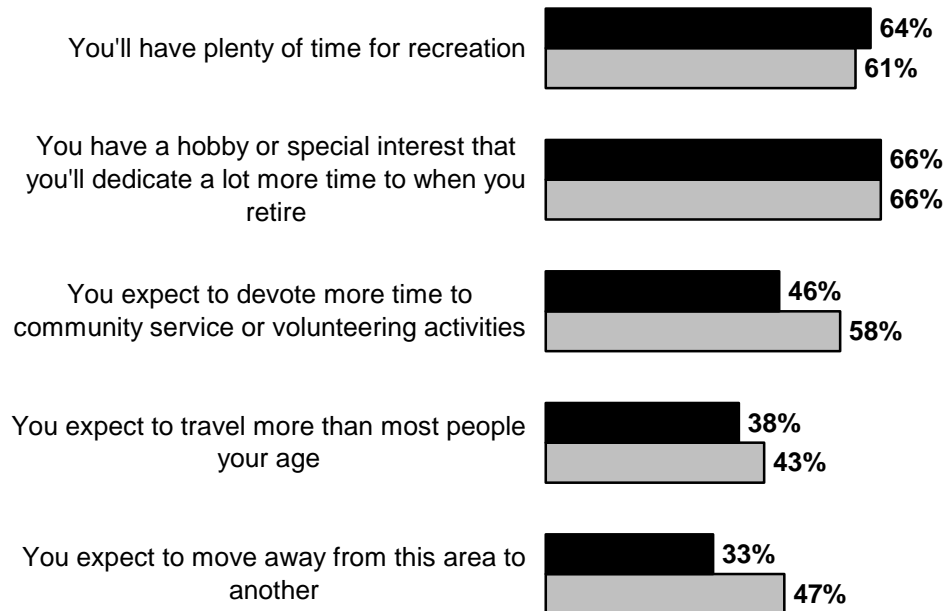
English-dominant and Spanish-dominant Hispanic Boomers share similar expectations for leisure time and activities during retirement.

- 66% of Hispanics, irrespective of their dominant language, expect to have a hobby or special interest that they will dedicate a lot more time to when they retire
- 66% of English-dominant Hispanic Boomers and 61% of those who are Spanish-dominant expect to have plenty of time for recreation during retirement.
- About four in ten Hispanic Boomers, regardless of their dominant language, expect to travel more than most people their age in retirement
- Expectations for involvement with community service during retirement are similar among English-dominant and Spanish-dominant Hispanics. Nearly six in 10 (58%) Spanish-dominant Hispanic Boomers and 46% of English-dominant Hispanic Boomers expect to devote more time to community service or volunteering during retirement. This is not a statistically significant difference due to the small sub-sample size.
- It should be noted, however, that Spanish-dominant Hispanic Boomers' expectations for volunteering during retirement are inconsistent with their current levels of service. Only 21% of Spanish-dominant Hispanic Boomers say they have volunteered time in the past year. In contrast, half (52%) of English-dominant Hispanic Boomers have done so.
- Expectations for relocating to another area during retirement are more common among Spanish-dominant Hispanics (47%) than among those who are English dominant (33%).

**Boomers' Expectations for Leisure Time and Activities**

*% of Hispanic Boomers who agree with the following statements*  
 (Top 2 Box 4,5 rating)

■ English-dominant (n=133)  
 □ Spanish-dominant (n=168)



*Q25. Using a scale from 1 to 5, where 1 means it does not describe at all what retirement means to you personally and 5 means it very accurately describes what retirement means to you personally. I'd like you to consider each statement. ONLY ITEMS RELATED TO TRAVEL, LEISURE, HOBBIES, AND INTERESTS FROM EACH QUESTION ARE SHOWN.*

### *In Conclusion*

As with Boomers in general, Hispanic Boomers are not a homogenous group and they do not share a single vision for retirement. One of the key factors defining Hispanic Boomers' vision for retirement is their language preference. Those within this subgroup who are more comfortable using English tend to have more optimistic expectations for their health and financial status in retirement than their Spanish-dominant counterparts. Expectations for the role of family and leisure activities in retirement, however, are fairly consistent among Hispanics regardless of their dominant language.



## Appendix A: Methodology

The following section provides an overview of the basic research and sampling methods used for this study.

### *A. Questionnaire Design*

Since the purpose of this study was to compare how Boomers' attitudes toward and preparedness for retirement have evolved over the past five years, the questionnaire from the 1998 Boomers Envision Retirement study was used for this research. To build on the previous research, a few new questions were added to the end of the questionnaire. Because of AARP's growing focus on ethnic subgroups within the Boomer population, the questionnaire was translated into Spanish to ensure that the views and opinions of both English and non-English-speaking Hispanics would be captured in this year's study.

### *B. Field Methodology*

The survey was conducted by telephone, between October 9, 2003, and November 26, 2003, using RoperASW's CATI (computer-assisted telephone interviewing) system. Interviews were conducted by RoperASW's experienced telephone interviewers, in centralized telephone facilities. All interviewers assigned to the study received special study-specific training for this assignment and were monitored throughout the interviewing period.

#### *Interviewing in English and Spanish*

Hispanics were of special interest to AARP for this wave of research, and it was critical that the achieved sample of this population be representative of all Hispanics—including those who speak only Spanish. (This is a change from the 1998 study, when only English-speaking Hispanics were interviewed.) For this study the questionnaire was translated into Spanish by AARP. When a non-Spanish-speaking interviewer encountered a respondent in the national cross section sample who was believed to need to be interviewed in Spanish, the interview was directed to a Spanish-speaking interviewer. Only bilingual (English and Spanish-speaking) interviewers were assigned to conduct the Hispanic oversample interviews and these interviews were completed in the language (English or Spanish) preferred by the respondent.

- 46% of the Hispanic interviews (139 of the 301 completed interviews) were completed in English
- 54% of the Hispanic interviews (162 of the 301 completed interviews) were conducted in Spanish

These proportions are comparable to those found in other research conducted by Roper that included oversample interviews of Hispanics.

### *C. Sample Design*

The survey was conducted among a nationally representative sample of 1,200 people, 38 to 57 years of age. Oversamples were also included to yield a total, when combined with those from the general sample, of at least 300 African American and 300 Hispanics interviews.

#### *Sampling Households*

Random-digit-dialing (RDD) procedures were used to select a nationally representative sample (excluding Alaska and Hawaii) of households who were screened to identify people 38 to 57 years of age.

Oversamples of Hispanics. Targeted-RDD sampling procedures were used to decrease the number of households that needed to be screened to locate eligible Hispanic respondents for the oversample interviews. A targeted sampling methodology was used to stratify phone numbers by the density of Hispanics in the area where the phone numbers were located. Phone numbers were disproportionately sampled, selecting larger samples of those in high-density areas and smaller samples from those with low density. Post-survey weighting, described below, was used to correct for this disproportionate sampling so that the final weighted data reflect the actual incidences of the Hispanic population.

For the Hispanic oversample, the sampling frame excluded areas with incidences of Hispanic households of 3% or less. The remaining sampling frame covered 90% of Hispanic households.

#### *Margin of Sampling Error*

The sampling error for the Hispanic (n=301) oversamples is plus or minus six percentage points at the 95 percent confidence level.

#### *D. Weighting*

Weighting targets were applied to the data to ensure that the sample reflects census projections for adults age 38 to 57 by age within sex and region criteria. Separate weighting targets were applied to the Hispanic oversample to ensure that the sample reflects census estimates for this population by age within sex and region.