



Real Possibilities

STATE OF THE 50+ IN NEW YORK STATE

SEPTEMBER 2014



About AARP

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; www.aarp.org; AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. 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.

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INTRODUCTION



New York

The 50+ population in New York State numbers 6.8 million people and constitutes a powerful voting demographic. The 50+ constituency is more likely to vote than their younger counterparts and in the 2010 gubernatorial election, 58 percent of all votes in New York State were cast by a 50+ voter.

AARP is a leading advocate for the 50+ population and a non-partisan membership organization with 2.5 million members across New York State. AARP engages its members and the general public on key issues for the 50+ by providing information, holding debates and sponsoring grassroots activities. (It does not endorse candidates, have a PAC, or give money to campaigns or political parties.)

In 2014, the last of the Baby Boomers will turn 50. As this baby boom ages, the number of New Yorkers coming into traditional retirement age will continue to rise over the next decade. Recognizing this demographic shift will present opportunities and challenges for New York State, AARP New York commissioned a statewide survey of 50+ voters to understand their experiences and ask their opinions on issues of importance.

Faced with age discrimination, caregiving for loved ones, affordability concerns and a lack of retirement savings, many 50+ New Yorkers see a future where they will never be able to retire. For those who can retire, a majority say they are likely to leave New York, taking their retirement incomes with them.

We are pleased to present the *State of the 50+ in New York State*¹ and hope the data herein will be used to inform the work of elected officials, policy makers and community leaders as they seek ways for New York to adapt to meet the needs of all its residents, regardless of age.

¹ This report discusses findings from a representative sample of 50+ voters across New York State. The sample was part of a larger survey of New York voters as described in more detail in the survey methodology statement on page 26.

EXECUTIVE SUMMARY

All across the U.S. and in New York State, the combination of increased life expectancy and an aging baby boom generation is driving a very fast growing 65+ population. Based on an AARP analysis of U.S. Census Bureau data, over 500 New York State residents are expected to turn 65 every day in the coming years. In 2010, one in seven people living in The Empire State were aged 65 and over; by 2035 it is projected to be nearly one in five. This population shift toward a longevity society brings both opportunities and challenges, including a more experienced work force coupled with family caregiving needs, gaps in traditional retirement security, and increased demand for age-friendly community services and supports.

As people age they almost universally want to stay in their homes and communities. But, contrary to their preference, residents are often faced with the reality of securing for themselves a future where affordable, independent living is possible. For some, this results in a decision to relocate. Importantly, the extent to which New York can meet the needs of its 50+ residents now, and as they age, will help reduce the likelihood that they will leave the state in the future. Below are some of the key findings from a May 2014 survey of 50+ voters in New York State about their concerns:

- More than one quarter (27%) of currently working New York State voters age 50+ are not confident they will ever be able to retire. One-third (33%) is just somewhat confident they will ever retire and four in ten (40%) are extremely to very confident they will retire.
- Among those who are confident they will retire, six in ten (60%) report they are at least somewhat likely to leave New York State after retiring: 27 percent are extremely or very likely to leave the state and another 33 percent are somewhat likely.
- More than half of 50+ voters in the labor force (56%) say their retirement will be delayed for financial reasons, and more than one-fourth (26%) do not have any access to a retirement savings plan through their employer.
- Half of all 50+ New York State voters (49%) are extremely or very concerned about being able to afford utility costs in the coming years. An equal proportion of homeowners among 50+ New York State voters are just as concerned about affording property taxes into the future (52%).
- Fifty percent of 50+ New York State voters have been family caregivers in the past five years to an adult spouse or relative, a personal responsibility that impacts day-to-day work schedules, and for some, reduces earning potential.
- 50+ voters also report experiencing or witnessing age discrimination in the workplace. 45 percent of New York State 50+ voters in the labor force believe they or someone they know has experienced some form of workplace age discrimination. Being encouraged or forced to retire (26%) and not being hired for a job (23%) are the most common forms.

- A majority of 50+ New York State voters say they would be more likely to stay in the state as they age if improvements were made in the areas of health (77%), housing (70%), transportation (66%) and jobs (61%) for older residents.

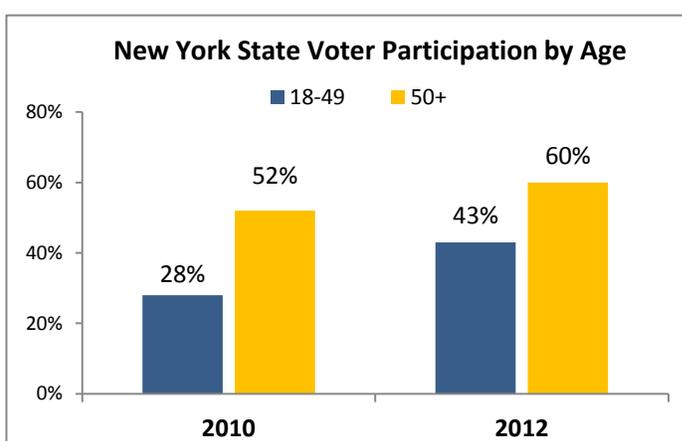
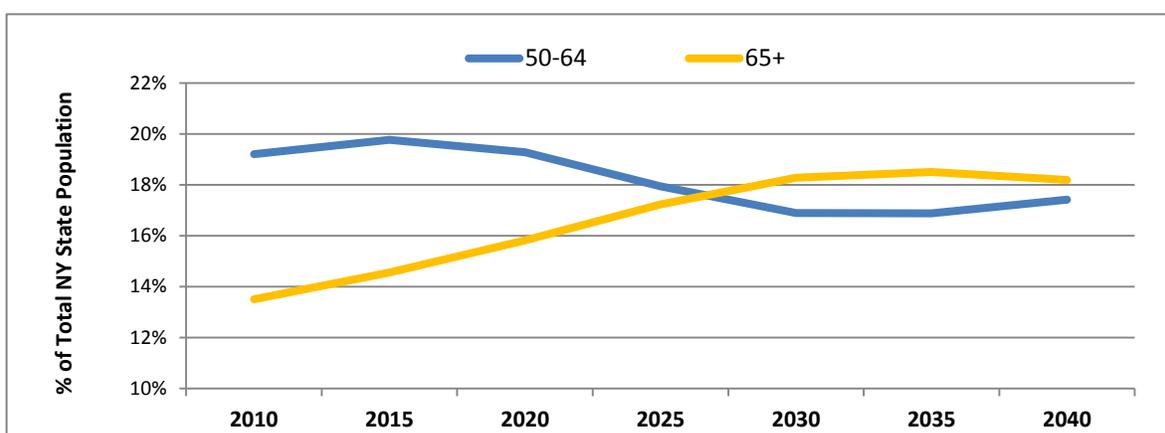
Voter Support for Proposed Legislation and Elected Officials

- Over three-fourths of New York State 50+ voters (77%) support establishing a state retirement plan to help New Yorkers that do not have access to a retirement savings option at work. Features considered most important to such a plan are portability (83%), accessibility (70%), and low cost to taxpayers (69%).
- When making voting decisions for elected officials, New York State 50+ voters are likely to vote for a candidate that helps New Yorkers have a financially secure retirement (72%), as well as one that ensures New Yorkers can afford to stay in their homes (79%).
- New York State 50+ voters are ready for elected officials to protect them from high and increasing utility costs. Over seven in ten (72%) do not believe the interests of residential utility customers are represented and taken into consideration when utility rate increases are proposed. Furthermore, seven in ten (70%) do not believe their elected officials are doing enough to help them when home energy costs increase. Almost eight in ten (79%) support creating an independent utility consumer advocate office in New York State.
- A majority of 50+ voters in New York State support legislative proposals to help family caregivers:
 - Require family caregiver names to be entered on the patient’s medical record (87% support).
 - Require demonstration of medical or nursing tasks that caregivers will have to perform (92% support).
 - Establish a family leave insurance plan funded by the state in addition to employee contributions (73% support).
- Three-quarters (76%) of New York State 50+ voters are extremely or very likely to vote for a candidate who will work on supporting New Yorkers that provide care at home for an adult loved one who is ill, frail, elderly or disabled.
- Two-thirds (67%) of New York State 50+ voters are extremely or very likely to vote for candidates that would maintain safe and independent mobility around town.
- More than three-quarters (77%) of New York State 50+ voters support legislation that would require new homes built with county or state funds for low-income residents to use Universal Design standards so they are accessible to people of all ages and abilities, with more than half (52%) strongly supporting.

POPULATION GROWTH & POWER OF 50+ VOTERS

New York State has 6.8 million residents that are age 50 and over. A larger share of the 50+ are currently under age 65: 58 percent or 3.9 million of the 50+ are age 50-64; and 42 percent or 2.9 million are 65 and over.² With the baby boom generation (those born 1946-1964) now aging into the older half of the 50+ cohort, New York State's 65 and over population is growing at a rate of 500 people every day.³ Over the 25-year span from 2010 to 2035, New York State's population age 65+ will go from 1 in every 7, to 1 in every 5 residents⁴.

New York State Population Projection⁴



The 50+ age cohort is also an engaged voter bloc. In the 2010 gubernatorial election, 52 percent of 50+ New Yorkers turned up at the polls - a rate nearly twice that of their 18-49 year old counterparts. In the 2012 presidential election, 50+ voters in New York State again significantly outpaced younger voters in voter participation. Sixty percent of all 50+ residents voted compared to 43 percent of those under age 50.⁵

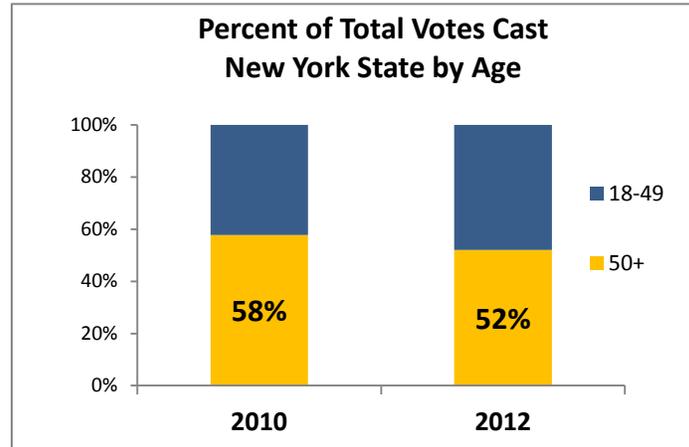
² Nielsen and AARP MUL 2014. Prepared by AARP Research.

³ U.S. Census Bureau. Analysis by AARP Research

⁴ Cornell University, Program on Applied Demographics. <http://pad.human.cornell.edu/counties/projections.cfm>

⁵ U.S. Census Bureau. Current Population Survey, 2010 and 2012 November Voter Supplement. Prepared by AARP Research. (Self-reported survey of voter behavior.)

Stronger voter participation among 50+ voters results in an over representation among all votes cast compared to their share of the population. In both the 2010 gubernatorial and the 2012 presidential elections, 50+ voters accounted for more than half of all votes in New York State while representing just 43-44 percent of the total 18+ population.⁶



With such strong 50+ voter representation at the polls, it is their interests that will largely determine the outcomes. In the following pages we examine New York State's 50+ voter needs and opinions on a variety of issues.

⁶ U.S. Census Bureau. Current Population Survey, 2010 and 2012 November Voter Supplement. Prepared by AARP Research. (Self-reported survey of voter behavior.)

DETAILED SURVEY FINDINGS

Caregiving

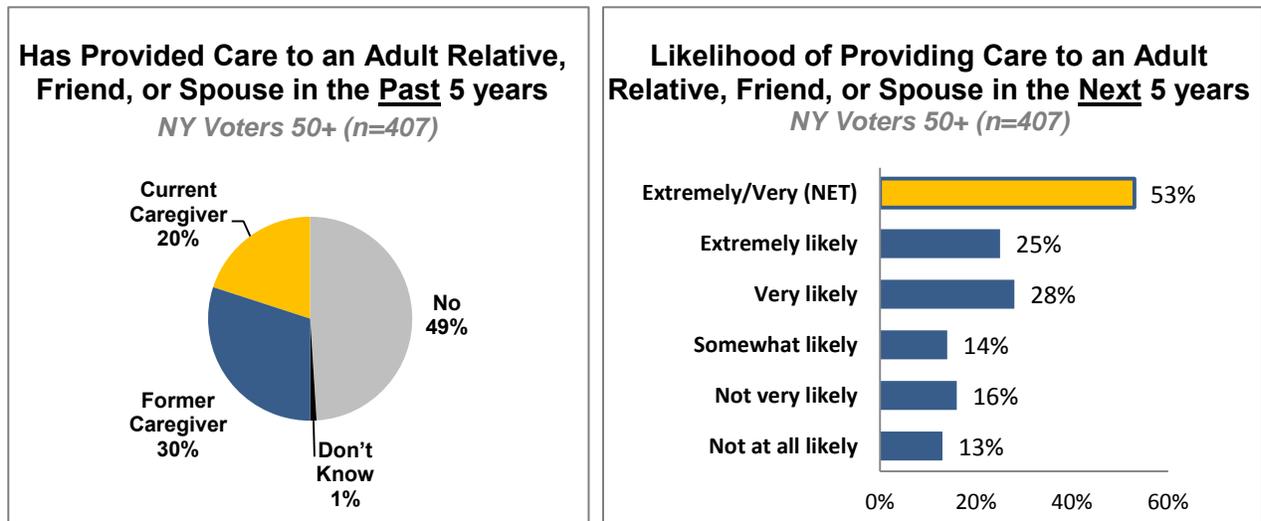
Three-fourths of working caregivers have lost work time to provide care for an adult loved one.

A family caregiver is someone who provides unpaid care for an adult relative, friend or spouse who is ill, frail, elderly, or has a disability. Care may include assisting with medical or nursing tasks like giving medications, wound care, special diets, or communicating with doctors; as well as

helping with personal needs, household chores, transportation, or financial management. Such care may be provided to someone who lives either in the same household as the caregiver or somewhere else. As of 2009, 4.1 million family caregivers in New York State were providing unpaid care at any given time to an adult with limitations in daily activities.⁷

According to our survey of 50+ voters in New York State, half (50%) have been a family caregiver to an adult loved one within the past 5 years or since 2009: one-fifth (20%) is currently providing such care while 30 percent previously provided care.

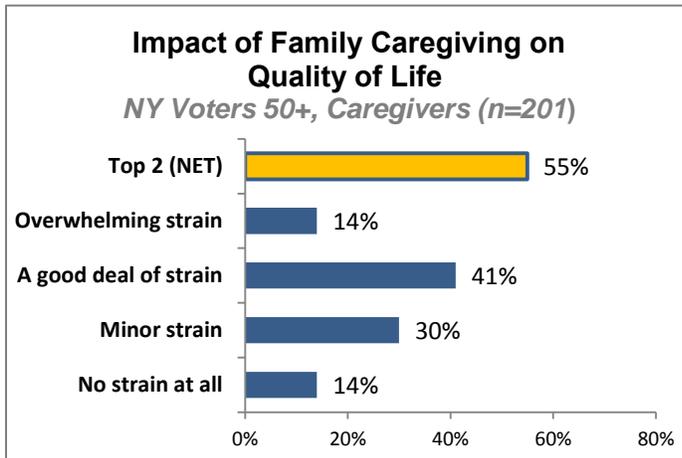
Nationally, the incidence of adult children – mainly Baby Boomers - providing care for a parent has more than tripled in the past 15 years⁸ and the demographic shift of the population indicates the trend will continue. In fact, many New York State 50+ voters see themselves caregiving in the near future: 53 percent say it is extremely or very likely they will need to provide care for an adult relative, friend or spouse within the next 5 years.



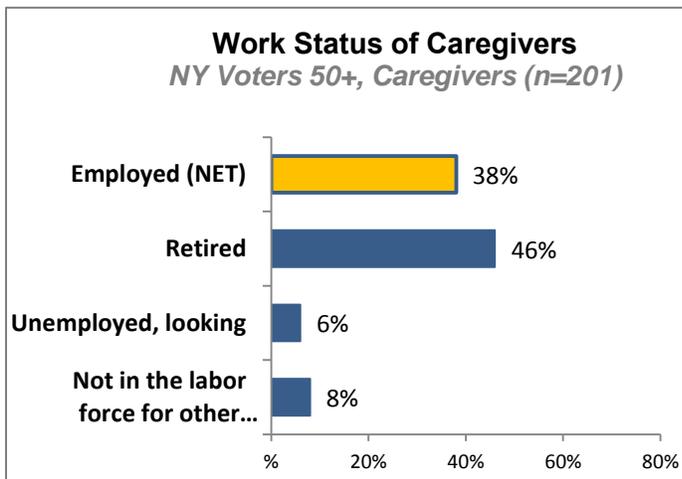
⁷ The AARP Public Policy Institute. *Valuing the Invaluable: 2011 Update. The Growing Contributions and Costs of Family Caregiving.* www.aarp.org/relationships/caregiving/info-07-2011/valuing-the-invaluable.html

⁸ MetLife Mature Market Institute. *The MetLife Study of Caregiving Costs to Working Caregivers; Double Jeopardy for Baby Boomers Caring for Their Parents*, 2011. www.metlife.com/mmi/research/caregiving-cost-working-caregivers.html

Family caregivers help fill the gap in long term care to allow loved ones to stay at home as they age. The estimated economic value of the care provided by family caregivers in New York State is approximately \$32 billion, representing a significant cost savings for the health care system.⁹



But providing this care often comes at a personal cost to the caregiver. More than half (55%) of 50+ voters in New York State with family caregiving experience report the impact of family caregiving as “overwhelming” to “a good deal” of strain on their quality of life including financial hardship, emotional stress and stress at work.

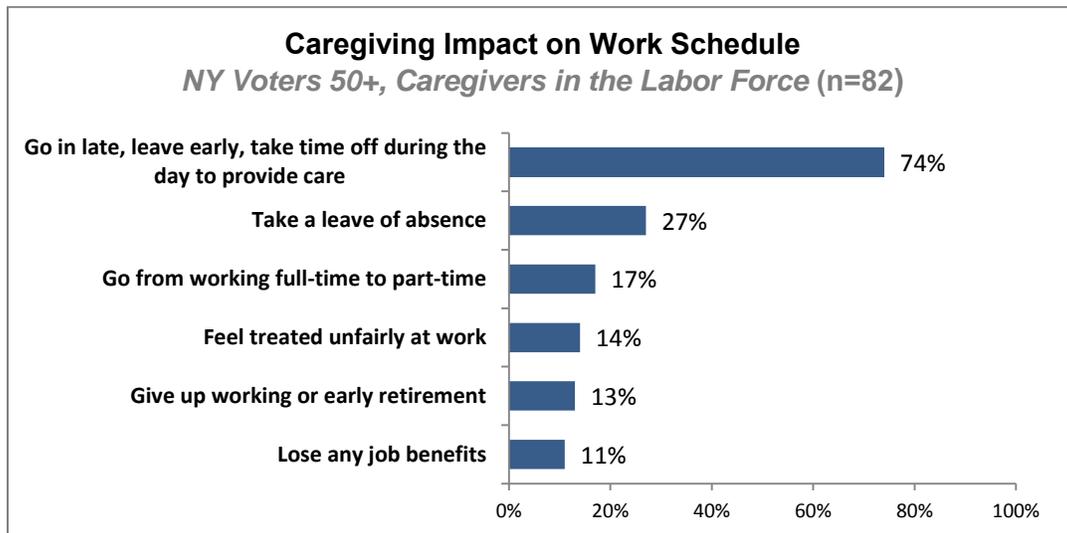


Nearly four in ten (38%) 50+ family caregivers in New York State are simultaneously juggling work responsibilities, and another 6 percent are looking for work. For working caregivers, the demands of providing care can often interfere with their work schedules thereby resulting in lost wages and reduced benefits from pensions and Social Security, detrimentally impacting earnings and lifetime wealth.¹⁰

⁹ The AARP Public Policy Institute. *Valuing the Invaluable: 2011 Update. The Growing Contributions and Costs of Family Caregiving.* www.aarp.org/relationships/caregiving/info-07-2011/valuing-the-invaluable.html

¹⁰ MetLife Mature Market Institute. *The MetLife Study of Caregiving Costs to Working Caregivers; Double Jeopardy for Baby Boomers Caring for Their Parents*, 2011. www.metlife.com/mmi/research/caregiving-cost-working-caregivers.html

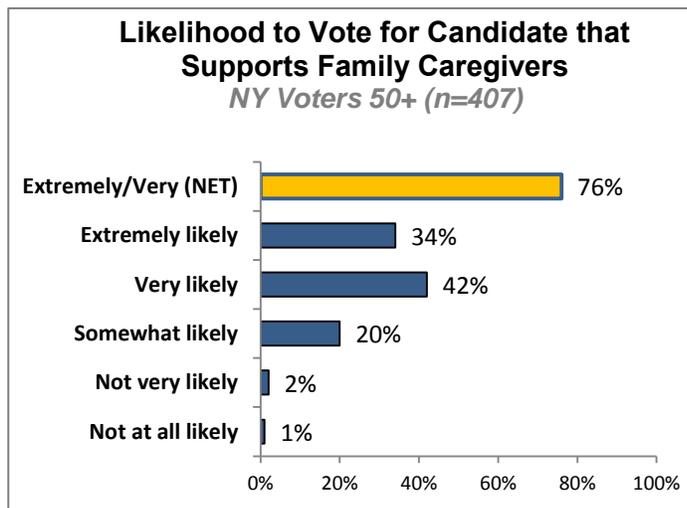
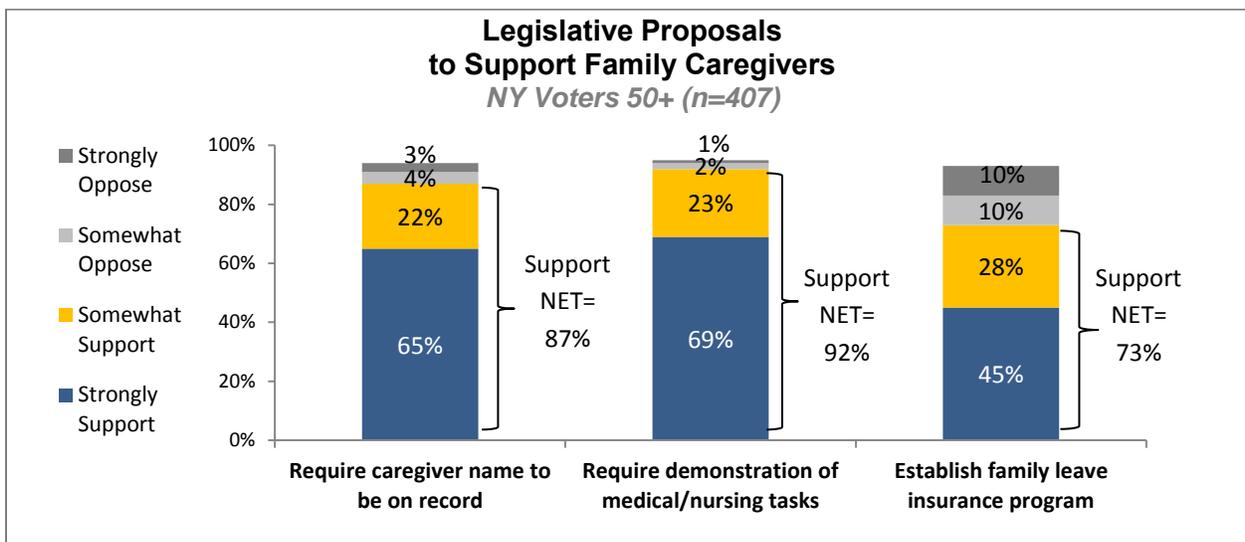
About three-fourths (74%) of New York’s 50+ working family caregivers indicate that providing care has impacted their day-to-day work hours, by going in late, leaving early or taking time off to provide care. For some, caregiving responsibilities have more obviously reduced their income from wages, with potential implications on longer-term economic security: more than one-fourth (27%) have had to take a leave of absence, 17 percent reduced their hours to part time, and 13 percent stopped working entirely.



Perhaps because so many are past, present or future caregivers, a majority of all 50+ voters in New York State support legislative proposals to help family caregivers. Nearly nine in ten (87%) are in favor of requiring hospitals and care facilities to record a family caregiver's name on the medical record of the patient upon admission in order to keep that caregiver informed of major decisions, like transferring or discharging the patient.

A similarly large majority (92%) is in favor of requiring hospitals and rehabilitation facilities to explain and demonstrate any medical or nursing tasks to caregivers that they will need to perform after the patient returns home.

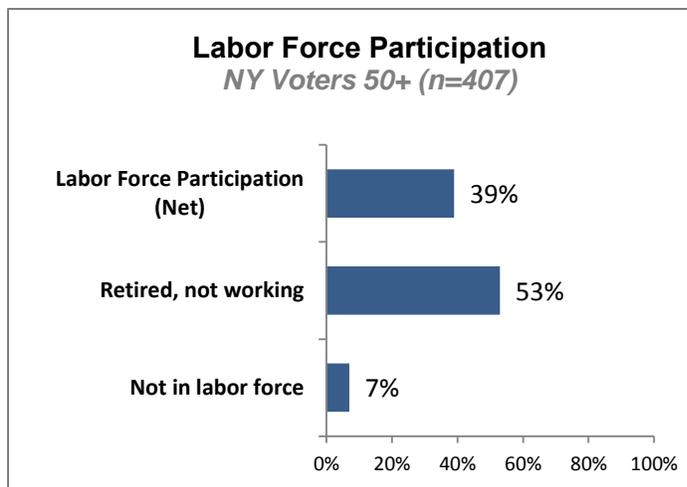
Nearly three-fourths (73%) support the establishment of a family leave insurance program, to be funded by both state resources and a small employee payroll deduction, that would allow family caregivers to receive a portion of their salary if they need to leave work for family caregiving duties.



When making voting decisions for New York State elections, over three-fourths (76%) of 50+ voters say they are extremely or very likely to vote for a candidate who will work on supporting New Yorkers who provide care at home for an adult loved one who is ill, frail, elderly or disabled.

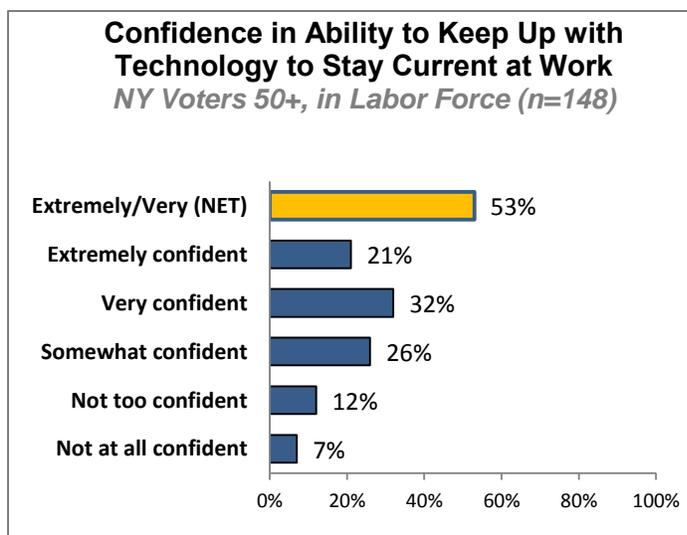
50+ Workers

After a period of historic lows during the 1980s, the U.S. labor force participation rate for the 65 and over population has been rising since the late 1990s and is currently around 20



percent. Within the 65 and over population, the 65-69 cohort has seen the largest increase, reaching a labor participation rate of 31 percent in 2010¹¹. Since the leading edge Boomers did not start turning 65 until 2011, this change reflects a trend that is happening largely independent of the Baby Boom generation. As the Boomers now age into the 65-and-over ranks, the working share of the older population is expected to continue to rise.¹²

In our survey, nearly four in ten (39%) 50+ voters are in the labor force. This equates to 65 percent among 50-64 year old New York voters; and 14 percent among the 65+.



While 50+ workers may be generally later adopters of technology compared to their digital native younger counterparts, New York's 50+ working voters do not necessarily feel the pressure of an age-based digital divide. Roughly half (52%) are extremely or very confident about keeping up with technology to stay current at work.

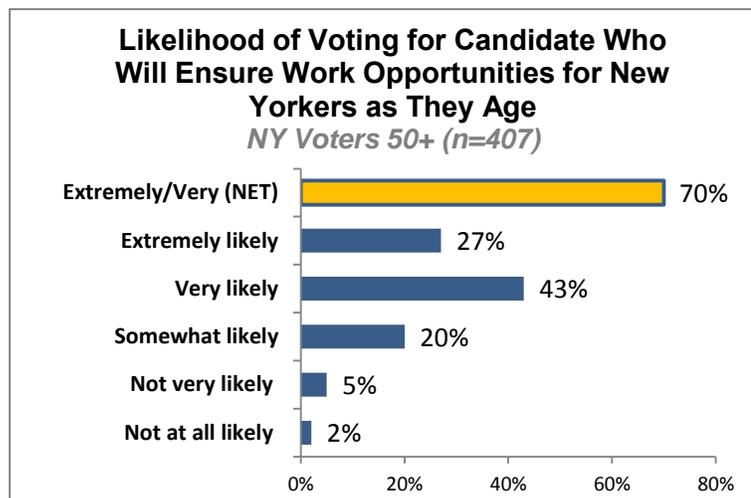
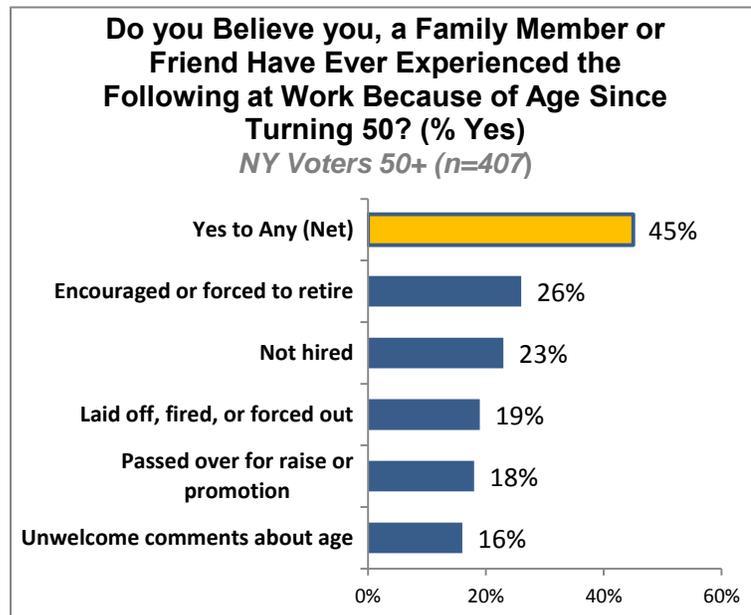
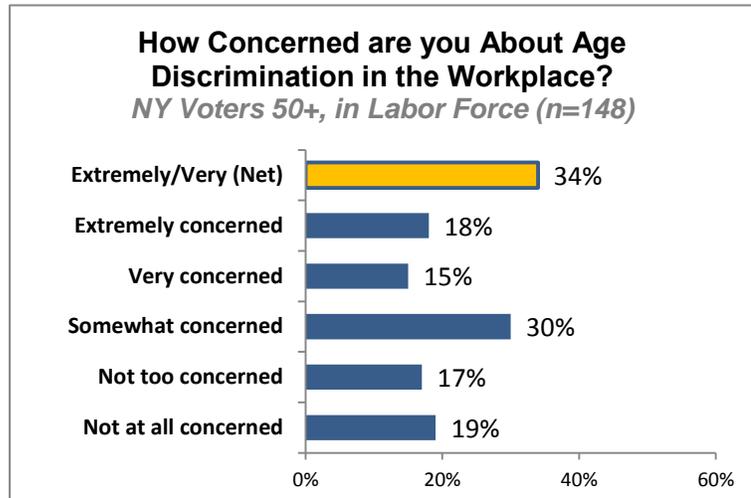
¹¹ U.S. Census Bureau, Labor Force Participation and Work Status of People 65 Years and Older, issued January 2013. www.census.gov/prod/2013pubs/acsbr11-09.pdf

¹² U.S. Bureau of Labor Statistics, Spotlight on Older Workers, June 2008. www.bls.gov/spotlight/2008/older_workers/

At the same time; however, age-based employment discrimination is a concern for many. One-third (34%) of New York State 50+ voters in the work force are extremely or very concerned about age discrimination and another 30 percent are somewhat concerned.

Concern or worry about age discrimination at work may be partly due to experiencing or observing acts believed to be discriminatory. Almost half (45%) of New York State 50+ voters believe they or someone they know have experienced age-based discrimination at work since turning 50. The most common form is forcing retirement before the employee is ready (26%) followed by not hiring a candidate because of age (23%). Lay-offs, firings or ousting, pass overs, and verbal comments are each experienced or observed by at least one in six.

Increasing labor force participation among 50+ adults will require workplace dynamics to meet the needs of older workers, including protection from age discrimination and adaptations for family caregiving responsibilities. Seventy percent of New York State voters 50+ are ready to support a candidate who works for ensuring opportunities for workers as they age.

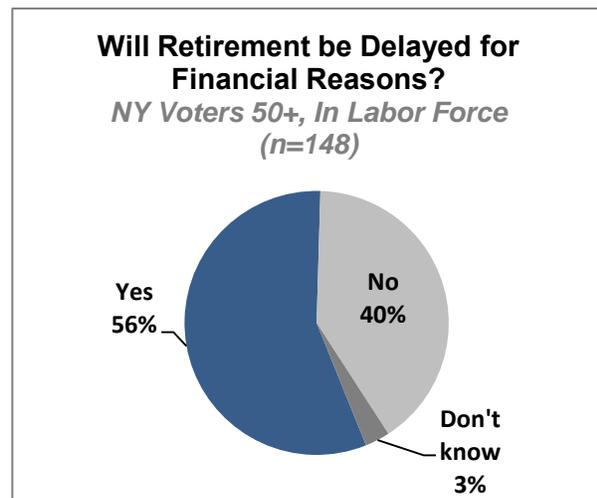
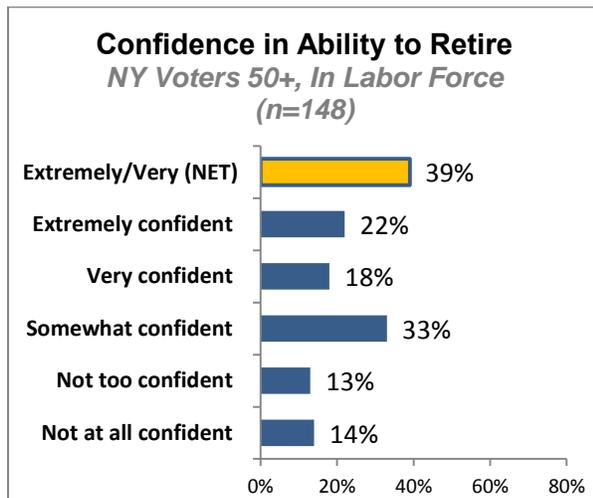


Retirement Security

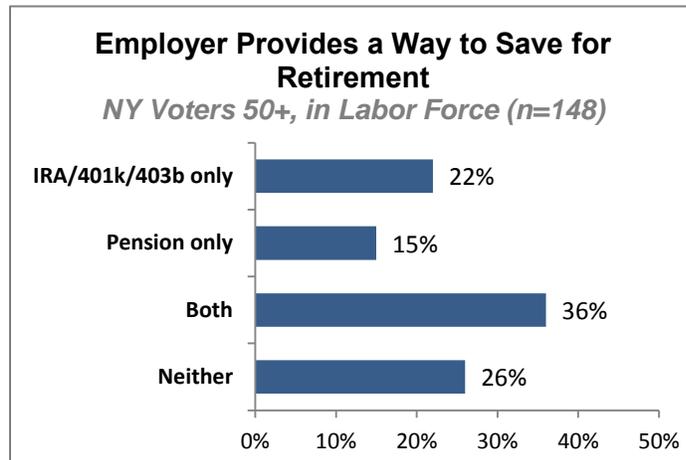
Within the nearly 40 percent of New York State voters 50+ who are currently in the labor force – 80 percent are age 50-64 and approximately 20 percent are age 65 and over.

50+ working New York voters face prospects of either never retiring or leaving the state.

New York State 50+ voters who are still in the labor force are only moderately confident that they will ever be able to retire. While four in ten (39%) are extremely or very confident they will ever retire, one-third (33%) is just somewhat confident, and more than a quarter (27%) are not confident in ever being able to retire. More than half (56%) say that their retirement will be delayed for financial reasons.



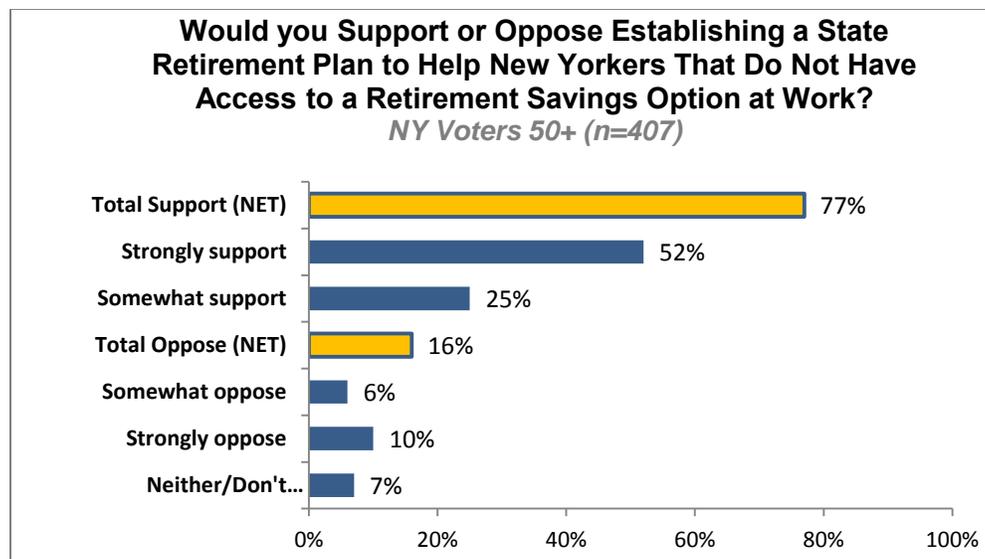
Over the past few decades, the decrease in the percentage of all workers covered by defined benefit (“payout”) plans and increase in defined contribution (“pay in”) plans means that employees are bearing more risk in terms of steady retirement income.¹³



Statewide in New York, one-fourth (26%) of 50+ voters in the labor force do not have any option to save for retirement through their employer. Another 22 percent have only defined contribution plans available, such as a 401k, where employers pay a specified amount into the plan but there is no assurance on the final payout to the retiree. Relatively fewer 50+ voters in New York State (15%) are offered defined benefit or traditional pensions as their only retirement plan. For 50+

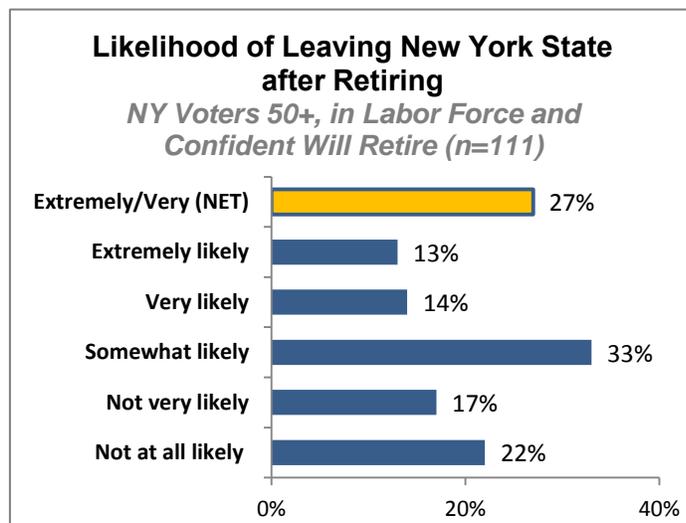
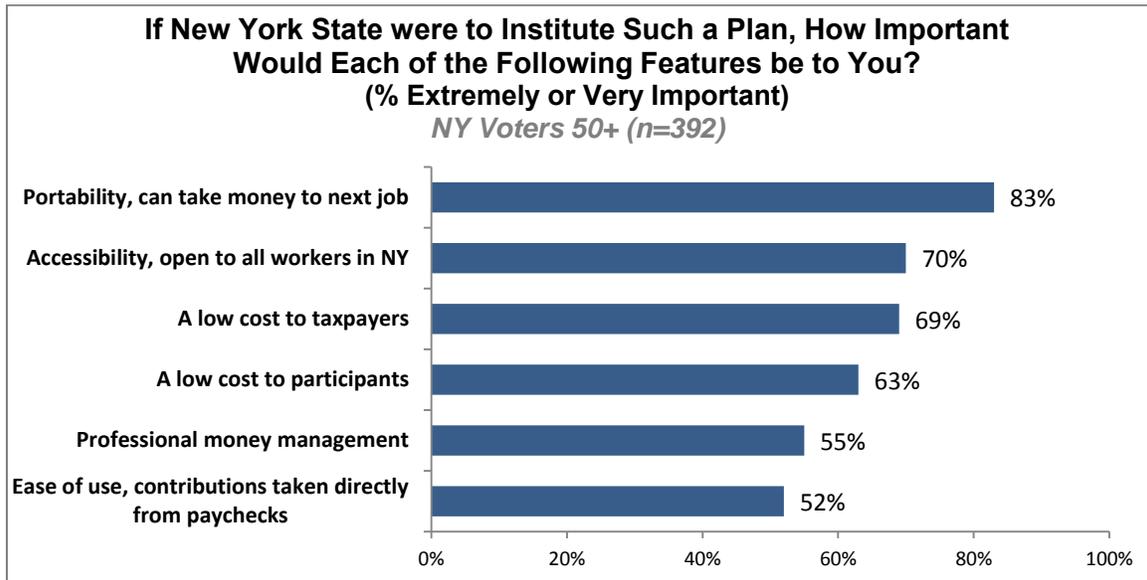
New York voters in the labor force now, defined benefit plans are more likely to be provided together with a defined contribution plan (36%).

To help close the gap in savings options, a large majority of 50+ New York State voters (77%) support the establishment of a state retirement plan that would grant plan access for New Yorkers who have no retirement savings option through their employer. Over half of 50+ voters (52%) strongly support such a proposal.



¹³ U.S. Bureau of Labor Statistics, National Compensation Survey – Benefits. www.bls.gov/ncs/ebs/

When considering a state retirement plan in New York to help all workers have access to retirement savings plans, portability is considered important by over eight in ten (83%) 50+ voters across New York State, ranking first among plan features. Accessibility to all workers, and low cost to taxpayers rank second in voter importance. Features that affect individual participants are important to relatively fewer but still a majority, such as low cost to participants (63%), professional management (55%), and ease of use (52%).

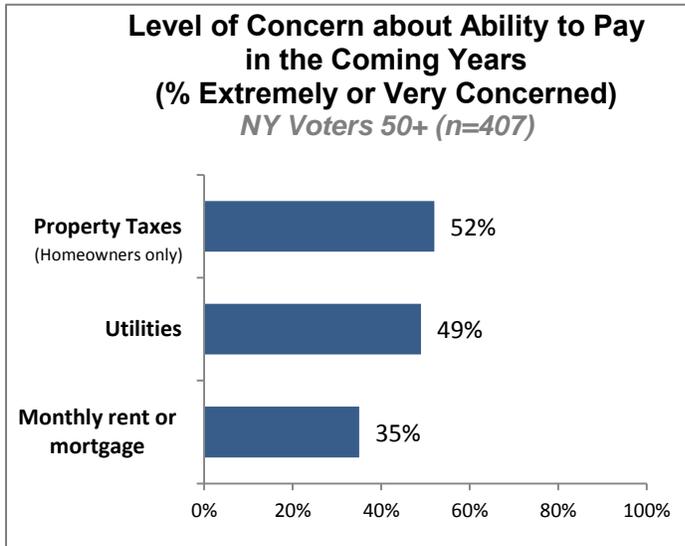


Among the subset of 50+ New York voters who are confident they will be able to retire, 60 percent of them report they are at least somewhat likely to leave New York State after retirement. More than one-fourth (27%) are extremely or very likely to leave and one-third (33%) is somewhat likely to leave.

At the same time, 50+ Americans overwhelmingly say they want to stay in their homes and communities as they age.¹⁴ Further, majorities of 50+

voters consistently support candidates and legislation that allows older New Yorkers to stay in their homes. The question then is why does such a large proportion of future retirees say they are likely to leave New York? Looking at some basic affordability issues offers insight.

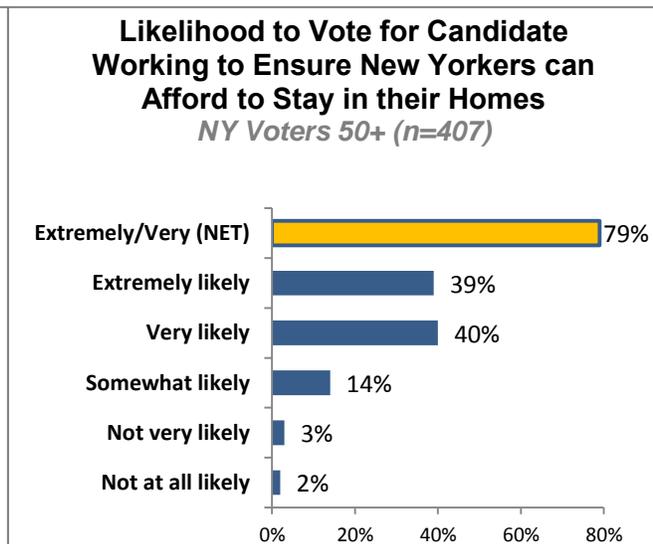
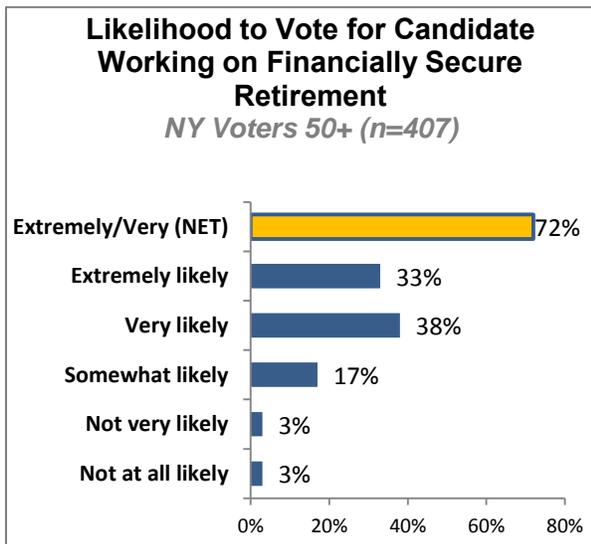
¹⁴ The AARP Public Policy Institute. *What Is Livable? Community Preferences of Older Adults*, April 2014. www.aarp.org/research/ppi/liv-com2/policy/Other/articles/what-is-livable-AARP-ppi-liv-com.html



About half of 50+ New York State voters indicate a high level of concern for their ability to afford property taxes and utilities in the coming years. In addition, one-third (35%) is concerned about affording monthly housing payments such as a mortgage or rent.

Ongoing rises in these basic housing costs coupled with uncertain retirement income suggest motives for future retirees to leave New York and relocate in exchange for an affordable retirement.

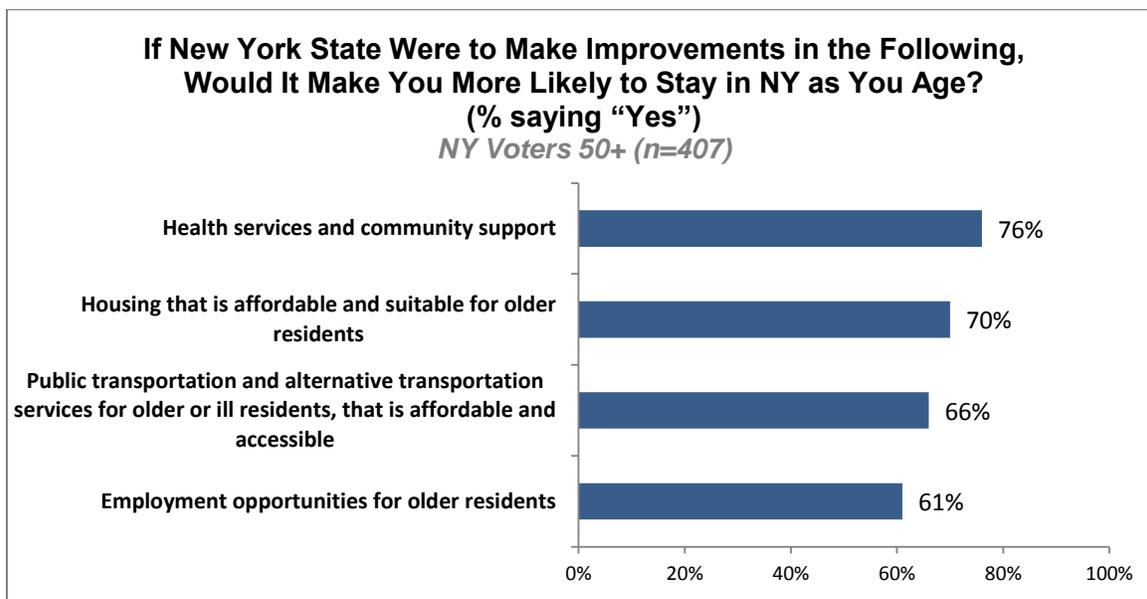
Ensuring financial security for New Yorkers is a key voting issue for 50+ voters. Candidates who will work on helping secure retirements and housing security for the 50+ are likely to win support from voters. When making voting decisions for New York State elections, more than seven in ten (72%) New York State 50+ voters say they are extremely or very likely to vote for a candidate who will work on helping New Yorkers have a financially secure retirement. Also, almost eight in ten (79%) say they are extremely or very likely to vote for a candidate working to ensure New Yorkers can afford to stay in their homes.



Age Friendly Community

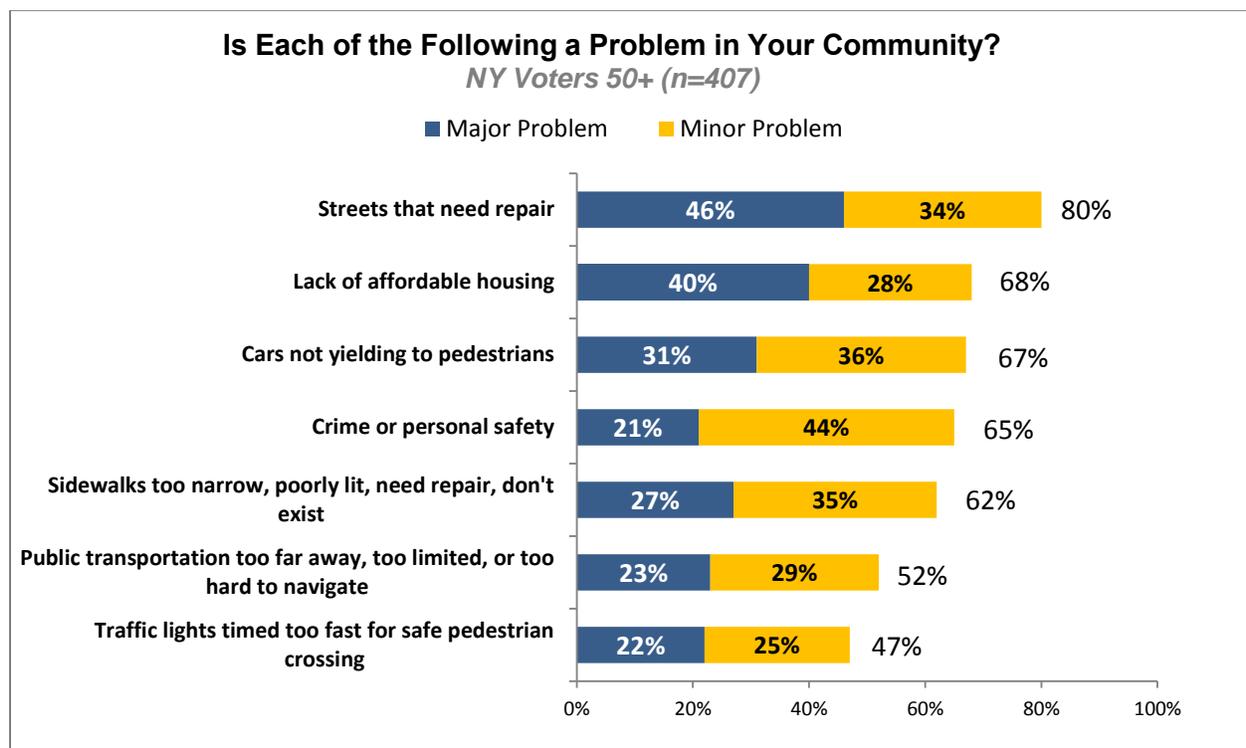
In addition to affordability, improvements in supports and services for older residents offer opportunities to make staying in New York a likelihood for more retirees. A majority of 50+ New York voters say they would be more likely to stay in the state as they age if improvements were made in the areas of health, housing, transportation and jobs for older residents.

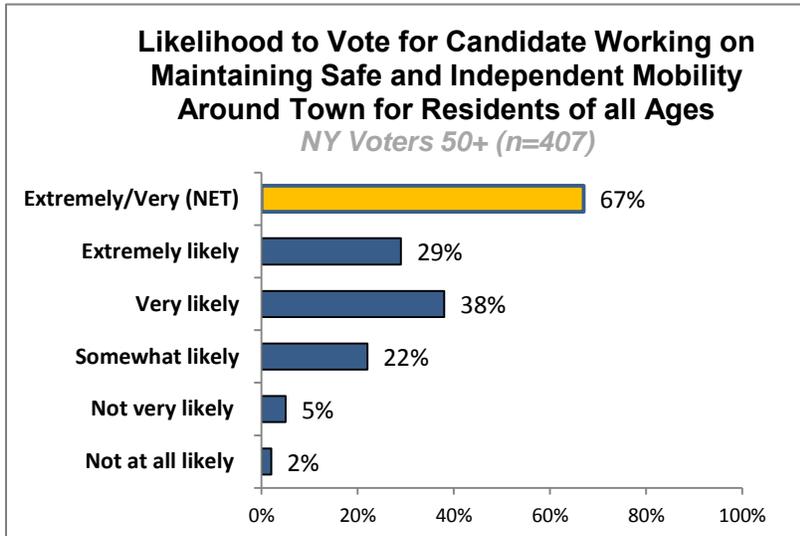
Over three-fourths (76%) of 50+ voters would be more likely to stay in New York as they age if health services and community support were improved. Seven in ten (70%) say improvements in affordable and suitable housing for older residents would positively influence their likelihood to stay in New York. Two-thirds (66%) would be positively persuaded to stay with public and alternative transportation improvements for all mobility levels. Better employment opportunities for 50+ residents would influence six in ten (61%) to consider staying in New York as they age.



Concerning problematic features in the community, streets that are in need of repair are considered a problem to the large majority of 50+ New York statewide voters (80%); with nearly half (46%) saying this is a major problem. Echoing concerns about future affordability of housing costs, the lack of affordable housing again arises as a concern for a significant portion of New York State’s 50+ voters – 68 percent categorize the lack of affordable housing as a problem in their community, and 40 percent say it is a major problem.

Among the pedestrian-friendly features asked about, cars not yielding to pedestrians is ranked as a major problem by 50+ voters in the state: two-thirds (67%) overall recognize this as a problem and almost one-third (31%) say it is a major problem. Additional community features that encourage walkability and decrease reliance on driving also present opportunity to improve age friendliness of New York communities. Large portions of New Yorkers report problems in their community with sidewalk condition (62%), close, accessible and easy public transportation (52%), and traffic light timings that are safe for pedestrian crossing (47%).





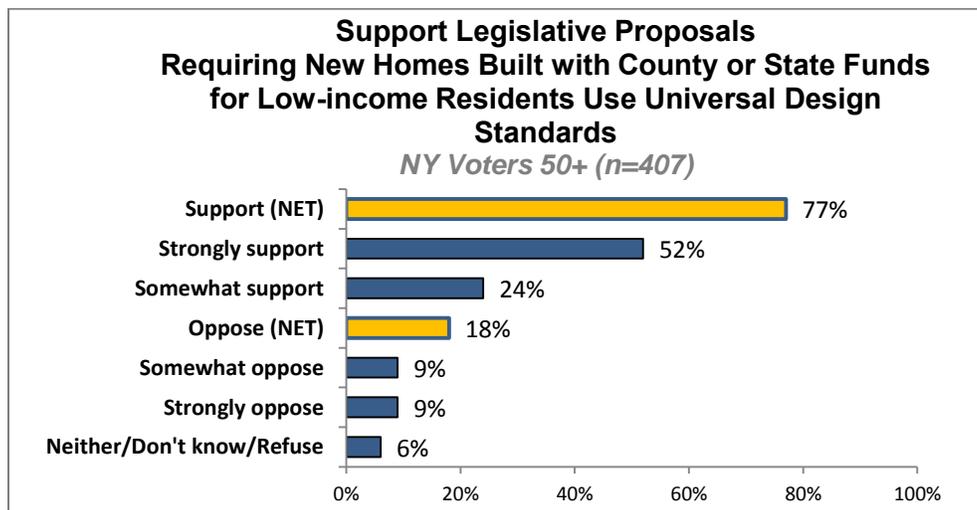
Having safe and independent mobility options within their communities is an issue that influences the voting behavior of New York 50+ voters. When making voting decisions for New York State elections, over two-thirds (67%) of New York State 50+ voters say they are extremely or very likely to vote for a candidate who will work on maintaining safe and independent mobility around town for New Yorkers of all

ages.

Adults want to stay in their homes and communities for as long as possible as they age. This preference for residents to “age in place” is easier to realize in a community that includes housing options for varying life stages and all income levels.

“Universal Design” is a term that refers to the design of living and work spaces so that they are accessible and usable by everyone, including people of all ages and people with disabilities, without special or separate design. Examples of basic universal design features in a private home would include a no-step entrance, 36 inch doorways, a bedroom or room to convert into a bedroom on the main floor, and a full bath on the main floor.

More than three-quarters (77%) of New York 50+ voters statewide support legislation that would require new homes built for low-income residents with county or state funds to use such universal design standards, with over half (52%) strongly supporting this measure.

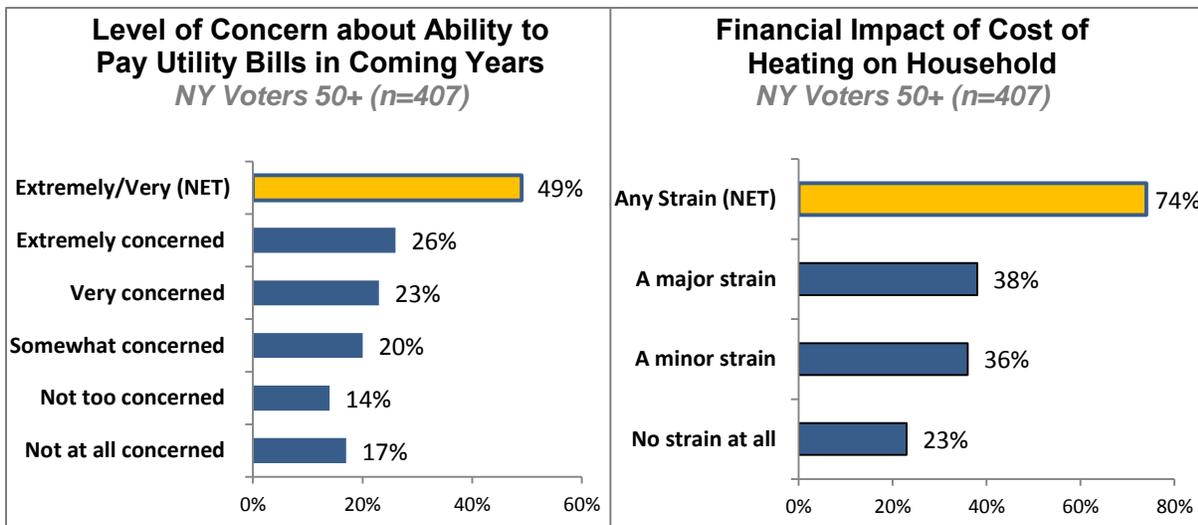


Utilities

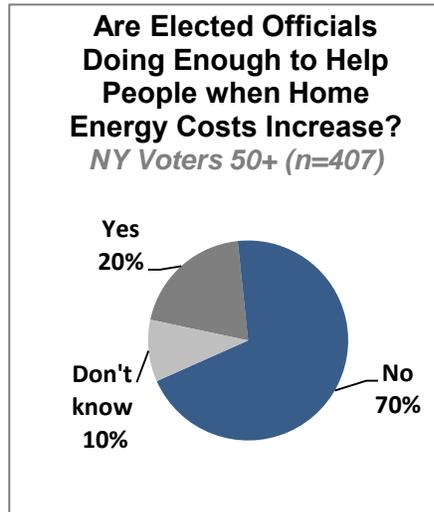
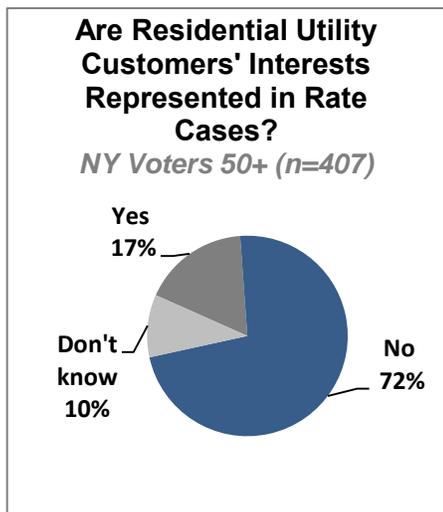
The prospect of rising and unaffordable utility costs in the coming years is a concern for nearly half of New York's 50+ voters. Almost half (49%) of voters age 50+ say they are extremely or very concerned about their ability to pay utility bills in the coming years. This level of concern is at parity with the proportion of homeowners among New York State 50+ voters who are equally concerned about their ability to pay property taxes in the coming years (52%).

New York voters age 50+ want protection against high and increasing utility costs.

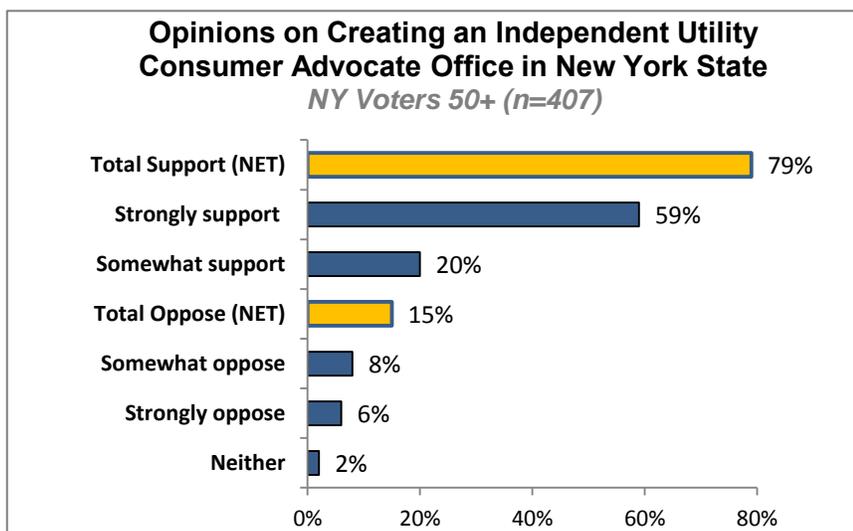
Moreover, three-quarters (74%) of New York voters age 50+ say the cost of heating their homes this past winter put a strain on their household finances. Almost two in five (38%) New York voters age 50+ say the cost of heating their homes has been a major financial strain this past winter.



A majority of 50+ voters do not feel consumers are duly protected from ongoing rate hikes and there is a perceived lack of action from elected officials. Over seven in ten (72%) New York voters age 50+ do not believe the interests of residential utility customers are represented and taken into consideration when utility rate increases are proposed for electricity and gas. A similar majority (70%) do not believe their elected officials are doing enough to help them when home energy costs increase.



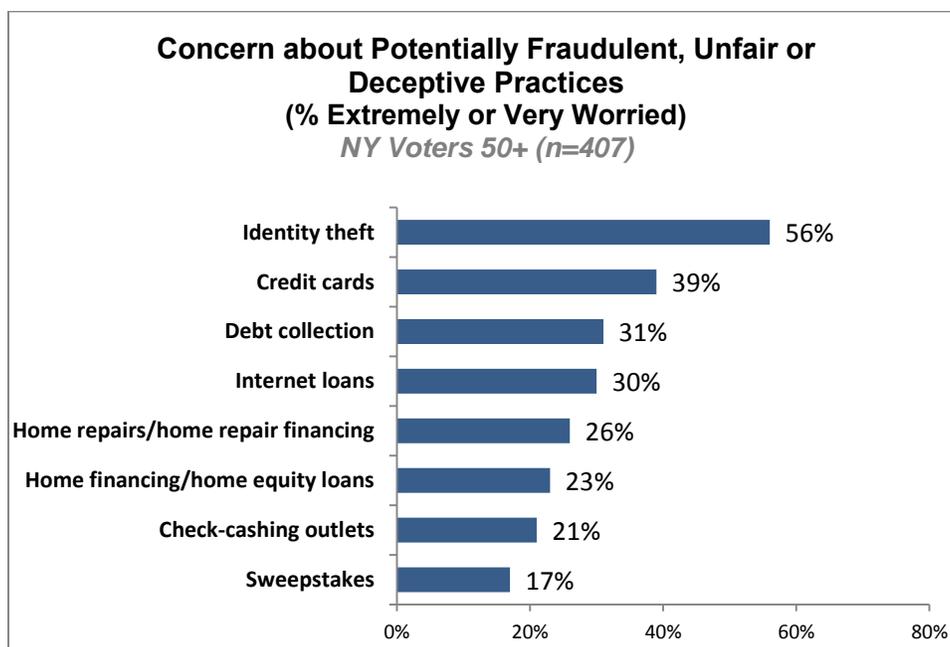
In 40 other states, a consumer advocate independently represents the interests of residential utility consumers. New York State does not currently have an independent utility consumer advocate. Almost eight in ten (79%) New York voters age 50 and over support legislation to establish such an office that would represent residential customers when utility companies request a rate increase before the New York State Public Service. A significant portion – 59 percent – supports it strongly.



Consumer Fraud

In our increasingly technology-dependent economy, the public has become very concerned about privacy and the security of their personal information. Merchants routinely require customers to share a wealth of personal details that are stored in data warehouses which can be subject to data breaches. As of mid-August of this year, there have been 480 data breaches in the U.S., exposing the data of 17.5 million personal records to potential identity theft.¹⁵ In fact, identity theft cases are on the rise and thieves are becoming ever more ambitious and daring. In 2013, 13.1 million U.S. consumers suffered identity fraud – the second highest level on record. Existing card fraud (ECF) became increasingly popular with criminals, contributing to the near-record number of identity fraud victims.¹⁶

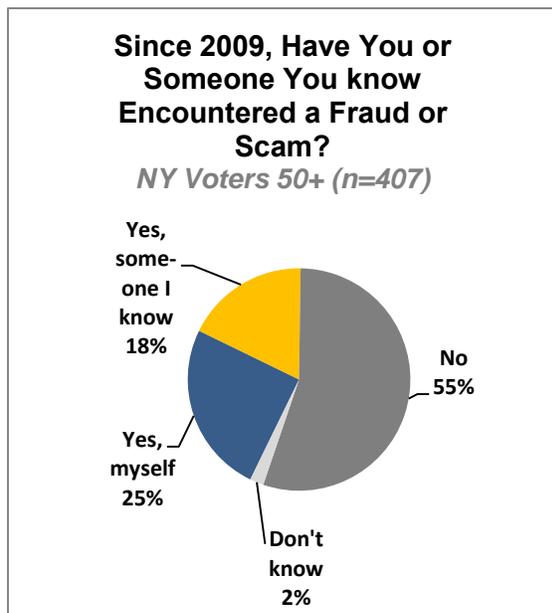
It follows that in the state of New York, identity theft and credit card fraud are the top two ranked types of fraudulent consumer practices worrying 50+ voters. While these are often interconnected frauds, identity theft is recognized by a significantly larger share saying it draws intense worry (56%).



¹⁵ Identity Theft Center, 2014 Data Breaches Report. www.idtheftcenter.org

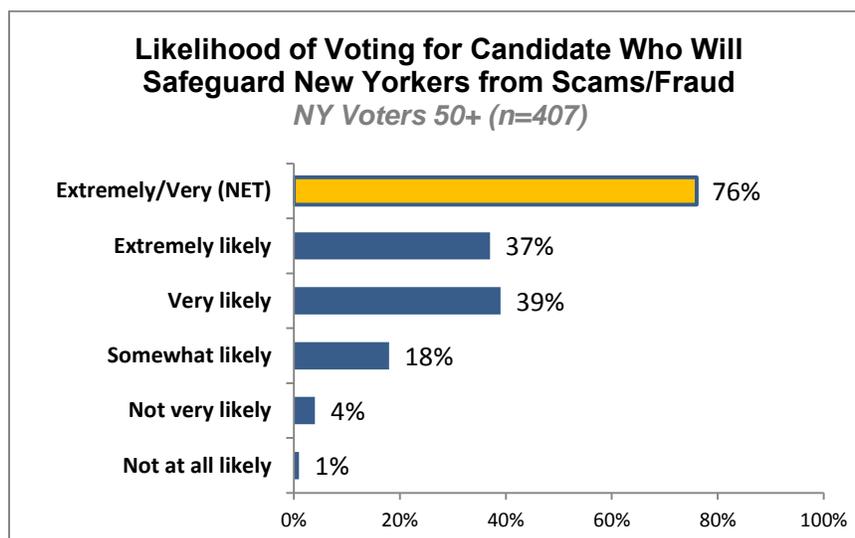
¹⁶ Javelin Research, 2014 Identity Fraud Report. <https://www.javelinstrategy.com/brochure/314>

New York ranks 9th among states in per capita identity theft with 86.9 complaints per 100,000 people or a total of 17,072 complaints in 2013. This is a slight improvement over the previous year when New York ranked 5th highest with 21,538 identity theft complaints or 110.1 per 100,000 people.¹⁷



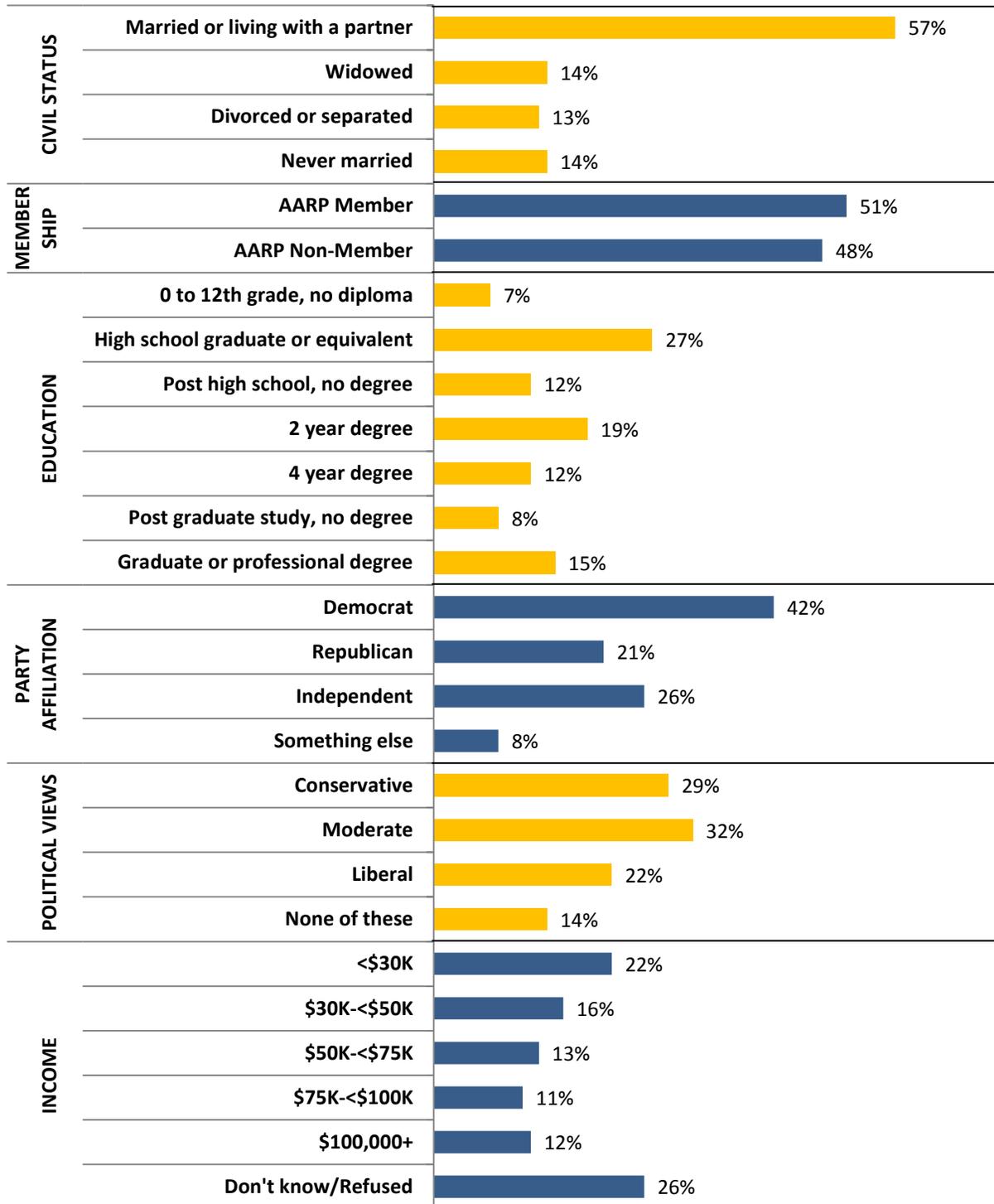
While hopefully marking the beginning of a declining trend, for now 50+ voters are experiencing or witnessing consumer frauds including identity theft too often. Among New York voters 50 and over, one-fourth (24%) say they have personally encountered a fraud or scam in the past five years, and another 18 percent say it has happened to someone they know. In total, over 40 percent of 50+ voters are seeing fraud in their circles which is likely driving their concerns (43%).

If candidates who run for elected office are able to show how they are working to safeguard New Yorkers from scams and fraudulent activity, they would be likely to win the vote of three-fourths of 50+ voters.



¹⁷ Federal Trade Commission, 2012 and 2013 Consumer Sentinel report. www.ftc.gov/system/files/documents/reports/consumer-sentinel-network-data-book-january-december-2013/sentinel-cy2013.pdf <http://www.ftc.gov/sites/default/files/documents/reports/consumer-sentinel-network-data-book-january/sentinel-cy2012.pdf>

DEMOGRAPHIC PROFILE OF RESPONDENTS



METHODOLOGY

SUMMARY

On behalf of AARP, Universal Survey, Inc. conducted telephone interviews with a sample of 2,926 registered voters aged 50+ who reside in New York State. The sample was drawn at random from a list of registered voters in the state of New York provided by Aristotle. Respondents were screened on age, state residency, and voter registration for inclusion in the survey. Interviewing occurred from March 19 through April 18, 2014.

The total number of interviews was allocated across discrete sampling areas. There is a statewide sample of 407 with oversamples in the following New York State geographies for approximately 400 in each of the following areas:

- Capital Area (4 counties of Albany, Rensselaer, Saratoga and Schenectady);
- Erie County;
- Dutchess County;
- Monroe County;
- Onondaga County;
- Long Island (Nassau and Suffolk counties); and
- New York City (5 counties of Bronx, King, New York, Queens, Richmond).

This survey is very similar to one conducted in New York City in June 2013. Repeated survey questions were not asked this year in New York City oversample interviews. In New York City only, interviewing was conducted in English and Spanish.

On a sample size of $n=400$, the margin of error is ± 5.0 percent at the 95% confidence interval. Data have been weighted by age, gender, education and county to reflect the 50+ voter population in each geography.

SAMPLE DESIGN

The sample of registered voters was drawn from a list of 5.5 million 50+ year old registered voters. The table below shows counts and distribution of sample records in the sample frame by target geographies.

	COUNT	%
Capital Area	265,390	5%
Erie County	299,232	5%
Onondaga County	140,637	3%
Monroe County	218,716	4%
Dutchess County	88,191	2%
Long Island	923,556	17%
NYC	2,020,427	37%
Rest of NY	1,548,955	27%
TOTAL	5,505,104	100%

The study was completed in two phases. Phase one consisted of 407 random interviews across the state of New York. The distribution of the New York statewide sample is shown below. Phase Two was a stratified random sample draw in each of the targeted geographies to augment interviews that fell out of the statewide sample with a goal of achieving 400 in each area.

	NY Statewide Sample n=407	Geographic Over- samples	Total n
Capital Area	33	368	401
Erie County	23	377	400
Onondaga County	12	388	400
Monroe County	18	386	404
Dutchess County	5	401	406
Long Island	63	338	401
New York City	139	261	400
Rest of New York State	114	-	114
TOTAL	407	2,519	2,926

QUESTIONNAIRE

The questionnaire was developed by AARP staff.

WEIGHTING

The sample was weighted by education, age, gender and county to match the sampling frame of registered voters, with an additional overlay from the 2012 Current Population Survey November Voter Supplement (CPS). The weights were applied sequentially. The order of application was education, gender, and age. These weights were applied first (in sequence) based on the sample codes sourced from the list and weighted to the sample frame. Next, a second stage of weighting on education was applied based on survey responses and weighted to the population distribution according to the CPS. Last, for the New York City sample only, a county weight was applied based on the CPS.

Following are the New York 50+ voter population distributions on education and county (NYC only) according to the U.S. Current Population Survey 2012, November Voter Supplement.

EDUCATION	NY State	Capital Area	Erie	Monroe	Onon- daga	Dutch- ess	Long Island	NYC
Less than 4 year degree	66%	68%	68%	68%	68%	68%	58%	68%
4 year degree or more	34%	32%	32%	32%	32%	32%	42%	32%

COUNTY	NYC
Bronx	19%
Kings/Brooklyn	23%
New York/Manhattan	24%
Queens	26%
Richmond	8%

The table below contains information about the weighting result. The first table shows distributions for New York registered voters aged 50+ according to the sample frame in the column labeled “Population”. The column labeled “Sample” shows the distribution of the sample. The column labeled “Weighted Sample” shows the distribution in the sample after all the weights were applied.

	Population*	Sample	Weighted Sample
EDUCATION			
NYS - No info	44.60%	31.40%	43.00%
NYS - Completed High School	24.00%	25.80%	24.60%
NYS - Completed College	19.70%	25.30%	20.30%
NYS - Completed Graduate School	11.50%	17.00%	11.90%
NYS - Attended Vocational/Technical	0.20%	0.50%	0.20%
Capital Area - No info	37.80%	27.90%	38.10%
Capital Area - Completed High School	27.20%	26.40%	27.20%
Capital Area - Completed College	20.10%	24.70%	20.10%
Capital Area - Completed Graduate School	14.60%	20.90%	14.60%
Capital Area - Attended Vocational/Technical	0.20%	0%	0%
Erie - No info	34.50%	28.50%	34.50%
Erie - Completed High School	29.80%	28.50%	29.80%
Erie - Completed College	21.90%	22.50%	21.90%
Erie - Completed Graduate School	13.50%	19.00%	13.50%
Erie - Attended Vocational/Technical	0.30%	1.50%	0.30%
Monroe - No info	33.10%	21.50%	33.20%
Monroe - Completed High School	27.80%	26.20%	27.80%
Monroe - Completed College	22.90%	28.20%	22.90%
Monroe - Completed Graduate School	15.90%	23.30%	15.90%
Monroe - Attended Vocational/Technical	0.20%	0.70%	0.20%
Onondaga - No info	32.40%	21.70%	32.50%
Onondaga - Completed High School	29.30%	27.80%	29.40%
Onondaga - Completed College	22.90%	28.10%	22.90%
Onondaga - Completed Graduate School	15.10%	21.90%	15.10%
Onondaga - Attended Vocational/Technical	0.10%	0.50%	0.10%

	Population*	Sample	Weighted Sample
Dutchess - No info	36.80%	28.80%	37.00%
Dutchess - Completed High School	28.00%	27.80%	28.00%
Dutchess - Completed College	21.00%	23.50%	21.00%
Dutchess - Completed Graduate School	14.00%	20.00%	14.00%
Dutchess - Attended Vocational/Technical	0.10%	0%	0%
Long Island - No info	37.30%	22.70%	37.00%
Long Island - Completed High School	25.70%	28.40%	25.50%
Long Island - Completed College	22.40%	26.70%	22.40%
Long Island - Completed Graduate School	14.40%	21.90%	14.40%
Long Island - Attended Vocational/Technical	0.70%	0.20%	0.70%
NYC - No info	58.20%	37.80%	55.80%
NYC - Completed High School	17.20%	21.80%	18.00%
NYC - Completed College	16.80%	24.50%	17.60%
NYC - Completed Graduate School	7.70%	15.80%	8.00%
NYC - Attended Vocational/Technical	0.60%	0.30%	0.60%
GENDER			
NYS - Male	48%	46%	48%
NYS - Female	52%	54%	52%
Capital Area - Male	44%	50%	44%
Capital Area - Female	56%	50%	56%
Erie - Male	48%	49%	48%
Erie - Female	52%	51%	52%
Monroe - Male	49%	50%	49%
Monroe - Female	51%	50%	51%
Onondaga - Male	47%	50%	47%
Onondaga - Female	53%	50%	53%
Dutchess - Male	50%	51%	50%
Dutchess - Female	50%	49%	50%
Long Island - Male	49%	49%	49%
Long Island - Female	51%	51%	51%
NYC - Male	43%	44%	42%
NYC - Female	57%	56%	58%
AGE			
NYS - Age 50-64	50%	41%	49%
NYS - Age 65+	50%	59%	51%
Capital Area - Age 50-64	49%	49%	49%
Capital Area - Age 65+	52%	51%	51%
Erie - Age 50-64	49%	50%	49%
Erie - Age 65+	51%	50%	51%
Monroe - Age 50-64	50%	50%	50%

	Population*	Sample	Weighted Sample
Monroe - Age 65+	50%	50%	50%
Onondaga - Age 50-64	51%	49%	51%
Onondaga - Age 65+	49%	51%	49%
Dutchess - Age 50-64	53%	49%	53%
Dutchess - Age 65+	47%	52%	47%
Long Island - Age 50-64	52%	48%	52%
Long Island - Age 65+	48%	52%	48%
NYC - Age 50-64	49%	48%	48%
NYC - Age 65+	51%	52%	52%
EDUCATION			
NYS - Less than 4 year degree	66%	56%	65%
NYS - 4 year degree or more	34%	44%	35%
Capital Area - Less than 4 year degree	68%	49%	68%
Capital Area - 4 year degree or more	32%	51%	32%
Erie - Less than 4 year degree	68%	58%	68%
Erie - 4 year degree or more	32%	42%	32%
Monroe - Less than 4 year degree	68%	44%	68%
Monroe - 4 year degree or more	32%	56%	32%
Onondaga - Less than 4 year degree	68%	50%	67%
Onondaga - 4 year degree or more	32%	50%	32%
Dutchess - Less than 4 year degree	68%	49%	67%
Dutchess - 4 year degree or more	32%	50%	32%
Long Island - Less than 4 year degree	58%	42%	58%
Long Island - 4 year degree or more	42%	57%	42%
NYC - Less than 4 year degree	68%	50%	66%
NYC - 4 year degree or more	32%	49%	33%
NYC COUNTY			
Bronx County	19%	18%	20%
Kings County	23%	35%	24%
New York County	24%	24%	25%
Queens County	26%	11%	23%
Richmond County	8%	12%	8%

* Source: Aristotle.

RESPONSE RATE/COOPERATION RATE/REFUSAL RATE

The response rate for this study was measured using AAPOR's response rate 3 method. The cooperation rate was measured using AAPOR's cooperation rate 3 method. The refusal rate was measured using AAPOR's refusal rate 3 method.

	Response Rate	Cooperation Rate	Refusal Rate
TOTAL	7%	48%	28%
Capital Area	12%	52%	32%
Erie County	11%	51%	32%
Onondaga County	9%	52%	29%
Monroe County	10%	50%	30%
Dutchess County	10%	51%	30%
Long Island	3%	35%	31%
NYC	4%	47%	21%
Rest of NY	34%	51%	16%

Source: AAPOR Outcome Rate Calculator Version 2.1 May 2003

The fully annotated questionnaire and additional information related to this research will be posted to aarp.org/nystate50plus.



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