

**ANXIOUS AND DISTRACTED:
THE 2014 MASSACHUSETTS
FINANCIAL SECURITY SURVEY OF
REGISTERED VOTERS AGE 45+**

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While a priority, life keeps getting in the way of saving for retirement for Massachusetts registered voters age 45+. Many are anxious about their retirement years and worried about having enough money in savings. A majority supports a work and save retirement tool.

SURVEY FINDINGS

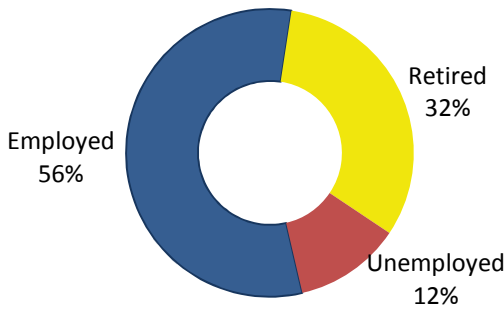
- ❖ Over half of all respondents (57%) are very or somewhat anxious about having enough money during their retirement years.
- ❖ While saving for retirement ranked as the top financial priority, almost one in five (18%) are saving none of their annual income for retirement and a quarter (23%) do not know how much they are currently saving.
- ❖ The top three financial worries are not being able to save enough for retirement (45%), having an unexpected financial emergency (34%), and not knowing if you can pay your bills (27%).
- ❖ Nearly half (46%) worry that Social Security won't be enough money for them to get by on. About four in ten are concerned Social Security won't be there when they need it (38%) or they won't have enough savings to last their lifetime (37%). One in five (21%) are concerned they will never be able to retire.
- ❖ About a quarter (23%) of employed respondents do not have access to a workplace savings plan because their employer does not offer the option. Most respondents who are offered a workplace retirement savings plan do contribute (58%).
- ❖ Among those who do not contribute to their workplace retirement savings plan, over a quarter (26%) say there isn't enough money left over to do so.
- ❖ Retirement savings tools used by respondents are personal savings accounts, (69%), personal investments in stocks and bonds (49%) and non-employer retirement accounts (40%).
- ❖ Among all respondents, the top obstacles to saving for retirement are not having money left over after paying bills (36%), paying for children's education (32%), and covering a major health issue (30%). Over half (55%) agree that they could benefit from professional financial advice.
- ❖ Almost six in ten (59%) Massachusetts registered voters age 45+ support the set-up of a state-ran retirement savings plan; the support increases to 62 percent if the plan resembles a 529 college savings plan.

SURVEY IN DETAIL

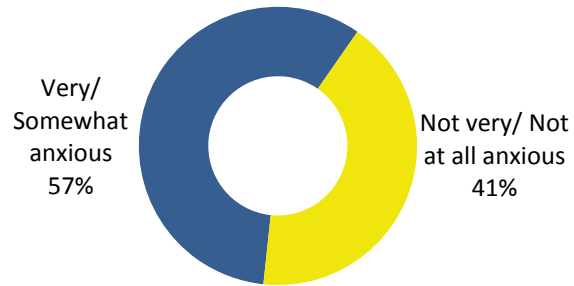
Over half of Massachusetts 45+ registered voters are currently employed. Most feel anxious about having enough money during their retirement years

Fifty-six percent of Massachusetts registered voters age 45+ are employed and almost one-third (32%) are retired. Regardless of employment status, over half (57%) are anxious when thinking about having enough money to live comfortably through their retirement years.

Current Employment Status
(n=1,000)



Anxiety about Having Enough Money to Live Comfortably During Retirement
(n=1,000)

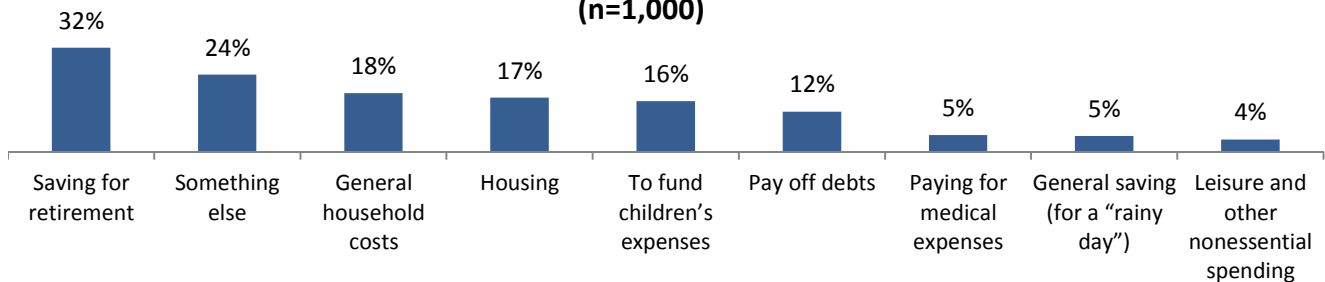


Saving for retirement is a top financial priority, but many are not saving their ideal amount for retirement.

Among Massachusetts registered voters age 45+, one in three (32%) say saving for retirement is their top financial priority. One in five say paying for general household costs (18%), housing costs (17%), or funding children’s expenses (16%) is their top other financial priority.

While saving for retirement is the top ranked financial priority, many respondents are not saving as much money as they believe, ideally, they should be saving.

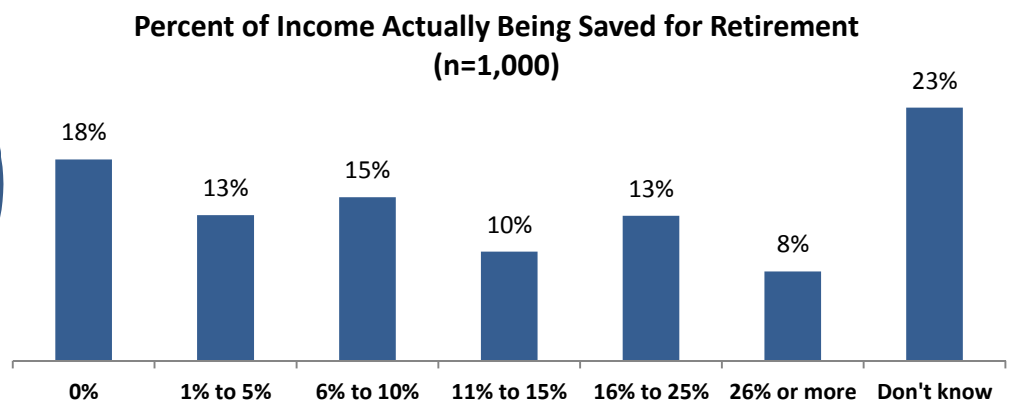
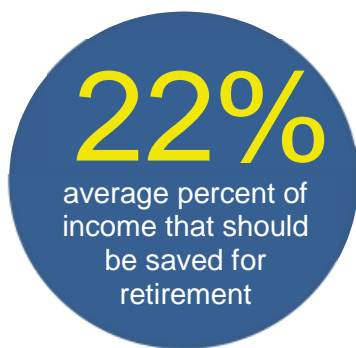
Top Financial Priorities
(n=1,000)



One in five is currently not saving anything for retirement.

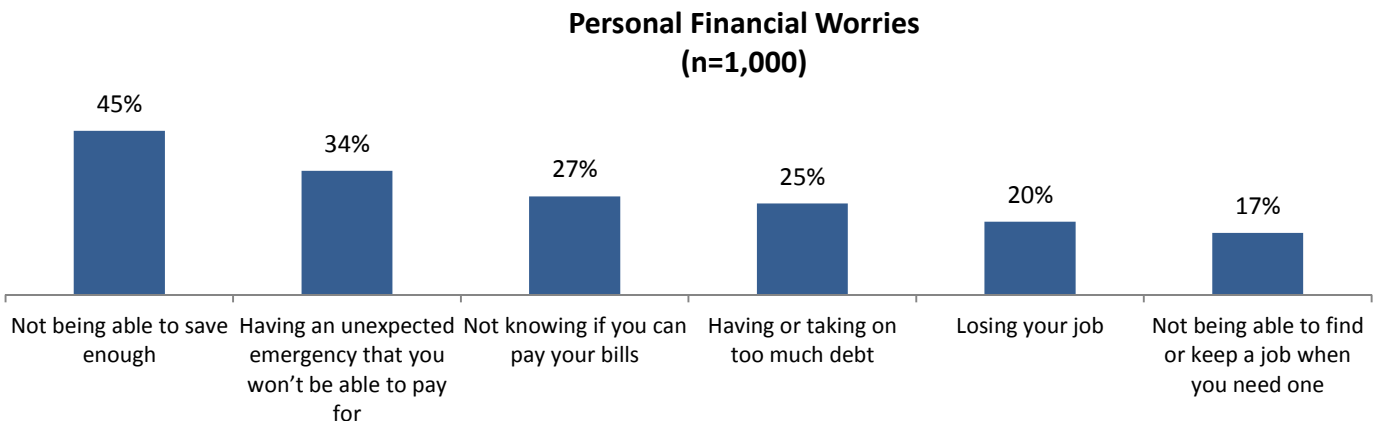
On average, Massachusetts registered voters 45+ believe they should save twenty-two percent of their annual income for retirement. Although 22 percent is considered the ideal amount of annual income that should be saved for retirement, more than half (56%) are actually saving less. One in five (18%) say they are currently saving none of their annual income and an additional one in four (23%) do not know how much they are currently saving for retirement.

While 22 percent is the ideal amount that should be saved, the average percent of income actually being saved is 12 percent. This number does not change regardless of employment status (employed: 13%, retired: 14%, not in the workforce: 11%).



Many Massachusetts registered voters age 45+ are worried about not being able to save enough for retirement.

When asked about personal financial worries, almost half (45%) worry about not being able to save enough money for retirement. Over one in three (34%) worry about having an unexpected emergency that they cannot financially cover. About a quarter are worried about the ability to pay bills or having and taking on too much debt, and one in three worry about losing their job or finding a job.

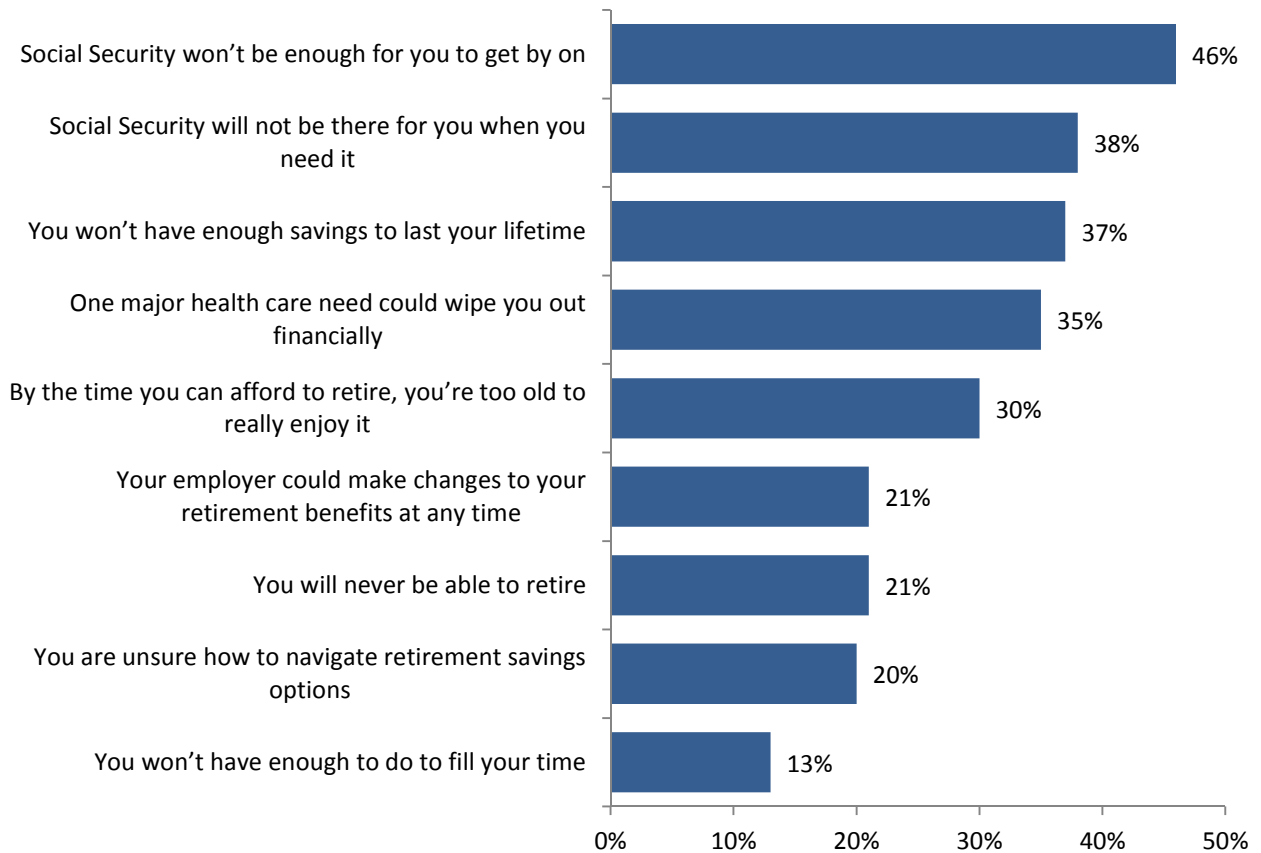


About half are concerned about Social Security.

While one in five (21%) are concerned about their ability to retire, most retirement concerns revolve around having enough money during retirement years. When asked about nine concerns related to retirement, the top two concerns are related to Social Security. Nearly half (46%) are concerned that Social Security won't be enough to get by on, and over one in three (38%) are concerned Social Security will not be there for them when they need it.

Managing finances and staying active in retirement are other top retirement concerns. About one in three are concerned they won't have enough savings to last (37%) or that one major health scare could wipe them out financially (35%). An additional one in three are concerned they will be too old to enjoy their retirement (30%).

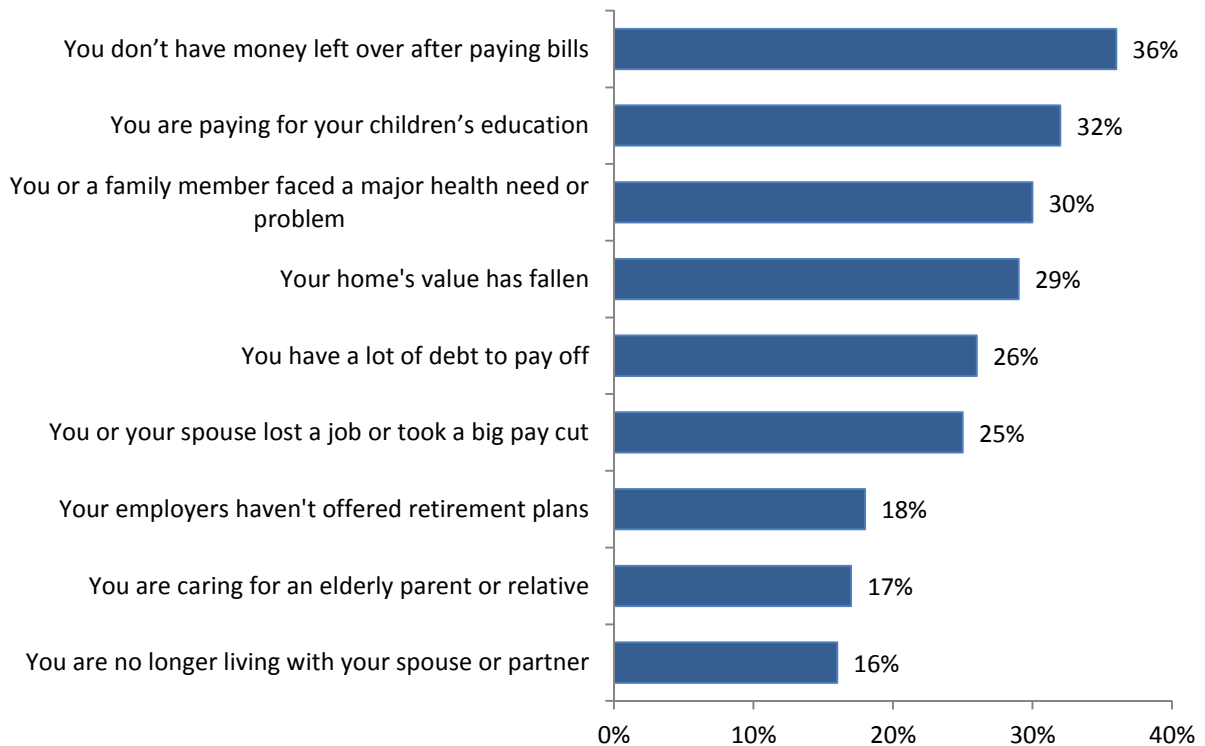
Concerns about Retirement
(n=1,000)



Financial obligations such as bills, children’s education, and debt are the main obstacles to saving for retirement.

The most reported obstacle to saving for retirement is not having money left over after paying bills- 36 percent report this as an obstacle. Three in ten are hindered by paying for their children’s education (32%), dealing with a major health problem that had financial implications (30%), or experiencing a decline in their home value (29%). Other major obstacles to saving for retirement are paying off debt (26%), taking a pay cut (25%), or caregiving responsibilities for a parent or relative (17%).

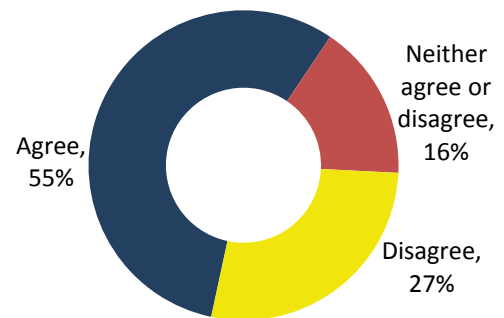
**Obstacles to Saving for Retirement
(n=1,000)**



Over half agree they could benefit from professional financial advice.

Knowledge about personal finance could help with managing obstacles to saving for retirement. When asked where they learned about personal finance, the top reported sources were “on my own” (30%) or “from my parents” (17%). More than half (55%) agree that they could benefit from professional financial advice. Sixteen percent neither agree nor disagree, and twenty seven percent disagree.

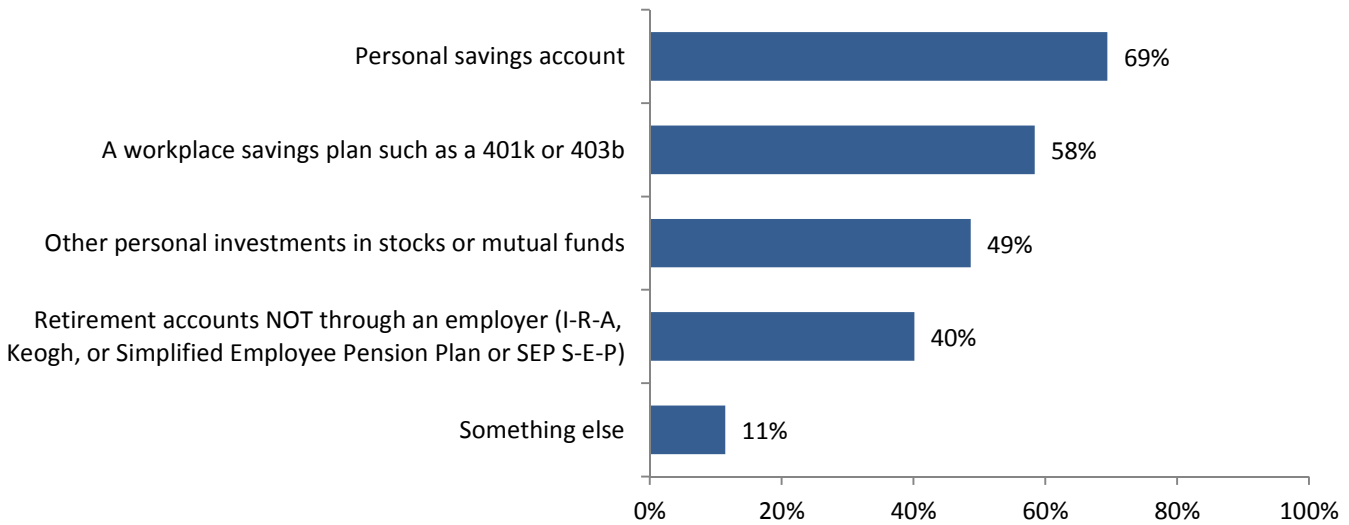
Could Benefit from Professional Financial Advice (n=1,000)



Massachusetts registered voters age 45+ rely mostly on personal savings accounts and workplace savings plans to save for retirement.

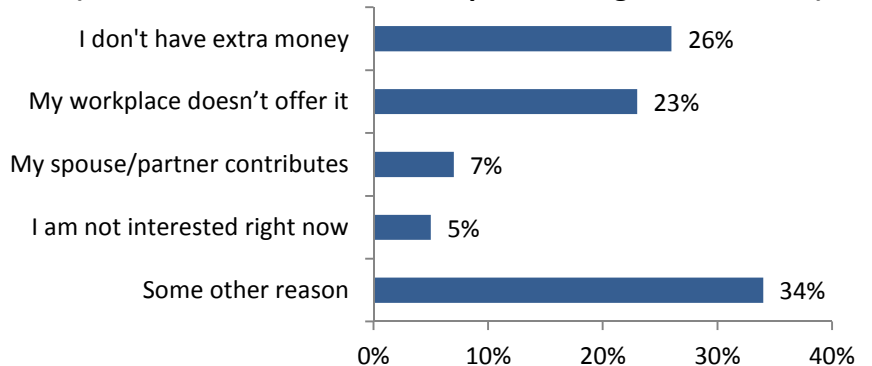
While one in five Massachusetts registered voters age 45+ are not currently saving anything for retirement, the other four in ten are saving across various vehicles. Almost seven in ten (69%) contribute to a personal savings account for retirement saving and close to six in ten (58%) add to a workplace savings plan. Half (49%) contribute money to personal investments in stocks or mutual funds. Forty percent contribute to retirement accounts that is not through an employer, and one in ten (11%) contribute to something else. Saving for retirement doesn't stop once an individual leaves the workforce. Most retired respondents continue to save money just like employed respondents in personal savings accounts (retired: 64%, employed: 76%), personal investments (retired: 41%, employed: 57%) and non-employer accounts (retired: 29%, employed: 49%).

Contribution to Retirement Savings Options
(n=1,000)



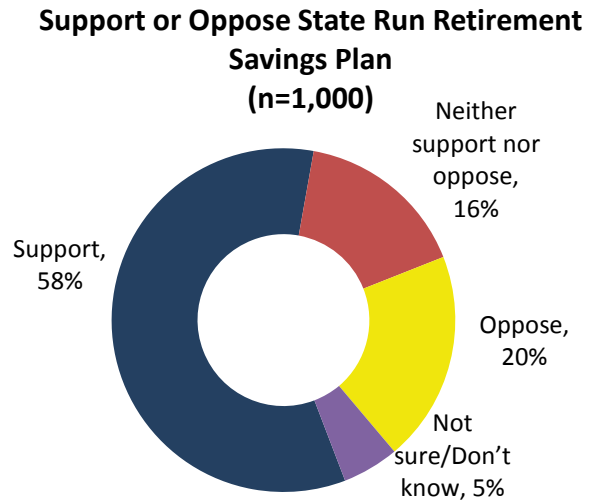
Among those non-retired respondents who do not contribute to a workplace savings account, over a quarter (26%) say there isn't enough money left over to do so. About a quarter (23%) say they do not contribute because their workplace doesn't offer the option.

Reason for Not Contributing to Workplace Savings Plan
(n=273 non-retired, non-workplace savings contribution)



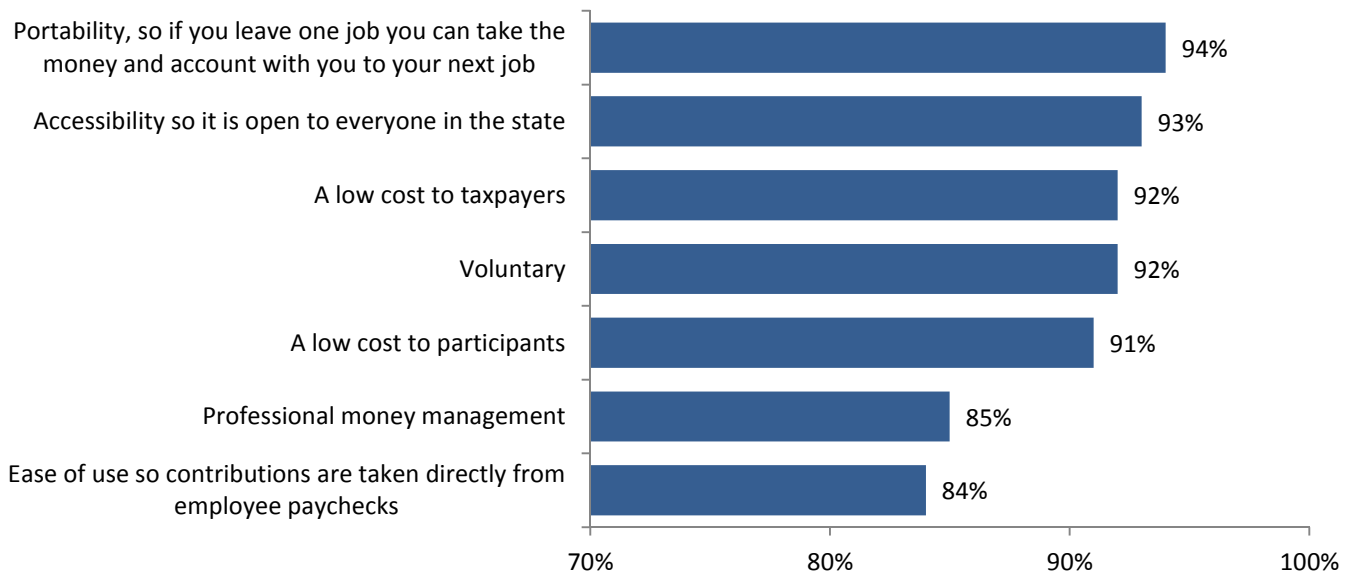
Most Massachusetts registered voters age 45+ are in support of a Massachusetts ran retirement savings plan and say portability is important.

Respondents were asked about a proposed Massachusetts-run retirement savings plan that would help people without access to retirement savings options at work save for retirement. Almost six in ten Massachusetts registered voters age 45+ strongly (33%) or somewhat (25%) support the set-up of a Massachusetts ran retirement savings plan to help people without access to retirement savings options at work. When asked if they would support the proposal if it worked like a 529 College Savings Plan that is professionally managed, support for the proposal increase slightly. More than six in ten (62%) say they are somewhat or strongly in support of such a retirement savings plan, while those who oppose dropped from 20% to 18%.



When those who support or are neutral to the proposed state-ran retirement savings plan were asked about seven potential features of the savings plan, all plan features are considered important. The top important plan feature is portability. Nearly all say a state-ran retirement saving plan should be portable so the money travels with the owner. Nine in ten also say accessibility, low cost to tax payers and participants, and voluntary participation are important features.

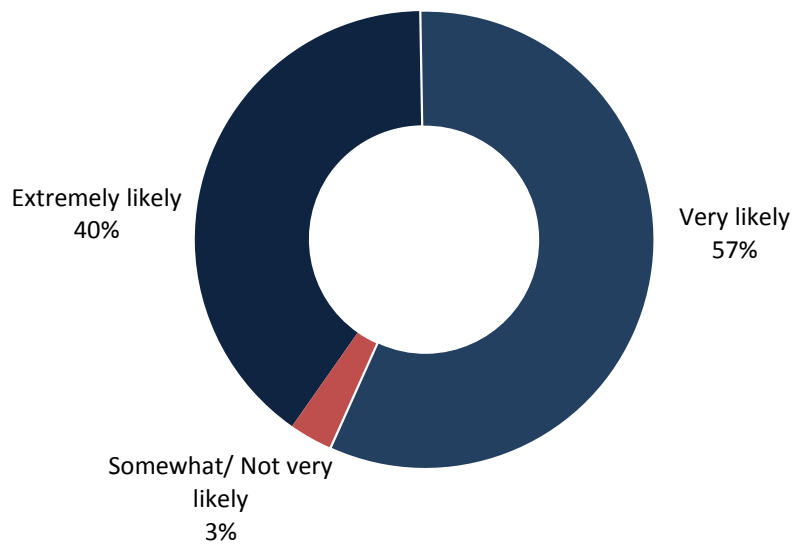
Important Features of a State-Ran Retirement Savings Plan (n= 749 strongly, somewhat, neither support)



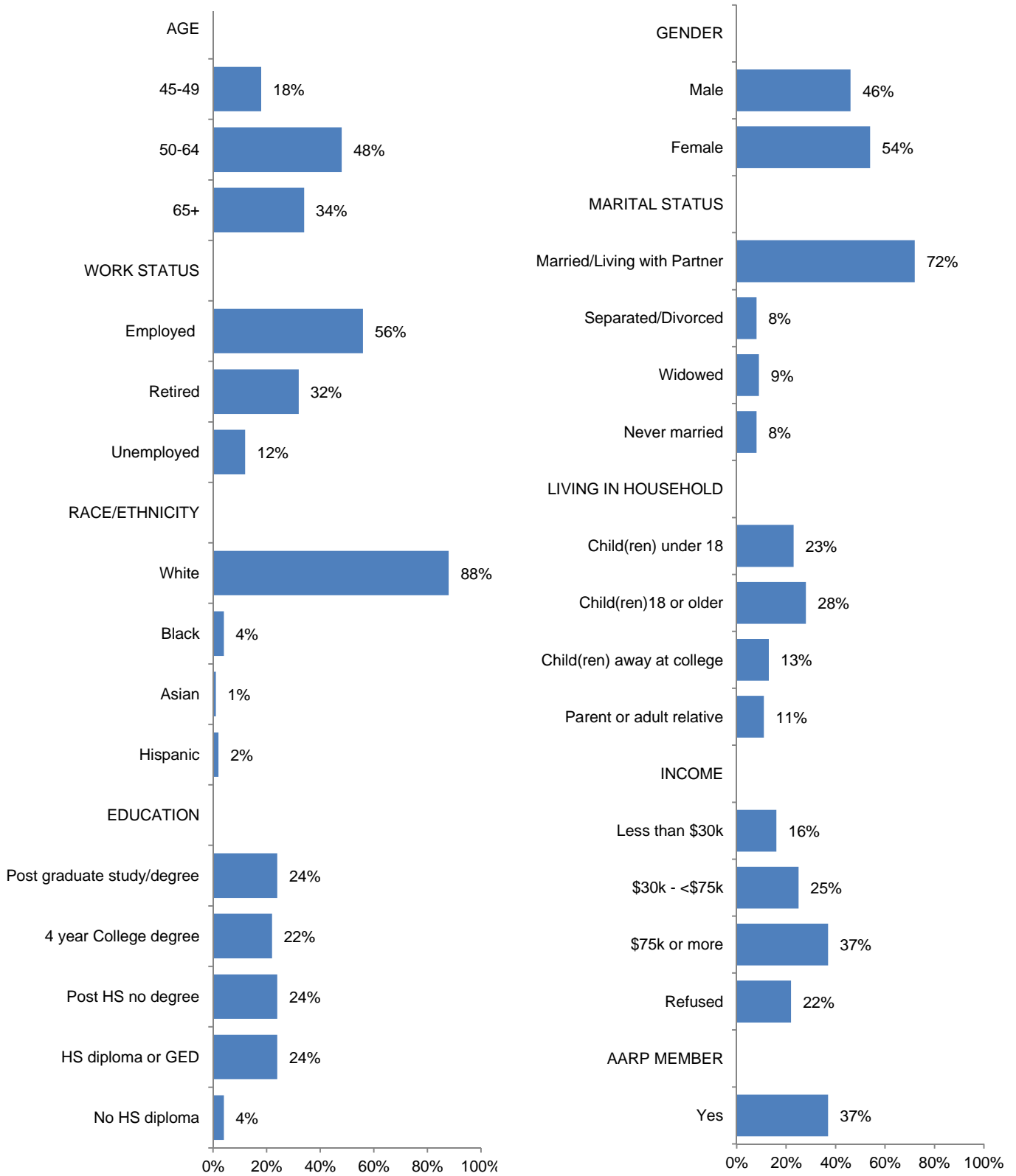
Nearly all Massachusetts registered voters age 45+ say they will vote in the upcoming November election.

Ninety-seven percent of surveyed Massachusetts registered voters age 45+ say they will vote in the November 2014 general election. Zero respondents say they are not at all likely to vote.

**Likelihood to Vote in the Massachusetts General Election this November
(n=1000)**



DEMOGRAPHIC PROFILE



METHODOLOGY

The AARP 2014 Massachusetts Financial Security Survey was conducted as a telephone survey among registered voters age 45 or older in Massachusetts. The survey examined the opinions and experiences on issues related to personal finance and retirement planning. The survey was approximately 13 minutes in length. The interviews were conducted in English by Precision Opinion from July 17th to July 23rd, 2014. The sample utilized a voter list. The voter list sample targeted age 45+ based on the census division information from the state of Massachusetts. The margin of sampling error for the sample of 1000 for Massachusetts is +/-3.2%. Responses may add up to more than 100 due to rounding.

SURVEY ANNOTATION

**2014 MA Financial Security Survey of Registered Voters age 45+
(n= 1000, +/-3.2%)**

Hello, this is _____ calling from Precision Research, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. A national organization would like to find out your opinions on some important issues. We are interested in your thoughts about retirement security issues in Massachusetts. Your views are important and we would greatly appreciate your participation. Your confidential responses will be summarized and shared.

S1. Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday? [IN YEARS] _____
[RECORD ACTUAL AGE AND USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP]

N=	1000
45-49	17.6%
50-64	48.3%
65 or older	34.0%

S2. AND ARE YOU REGISTERED TO VOTE IN MASSACHUSETTS?

N=	1000
Yes	100.0%
No [TERMINATE]	-
NOT SURE [TERMINATE]	-
REFUSED [TERMINATE]	-

S3. AND JUST TO CONFIRM, ARE YOU A RESIDENT OF MASSACHUSETTS?

N=	1000
Yes	100.0%
No [TERMINATE]	-

S4. GENDER – RECORD BY OBSERVATION. ASK ONLY IF ABSOLUTELY NECESSARY:

“To ensure it is recorded accurately, could you please state your gender?”

N=	1000
MALE	46.5%
FEMALE	53.5%

MAIN QUESTIONNAIRE

1. I’d like to begin by asking you a few general questions about your work status. Which of the following best describes your current employment status? Are you...

[READ EACH ANSWER CATEGORY]

N=	1000
Self-employed full-time	6.8%
Self-employed part-time	3.4%
Employed full-time	37.1%
Employed part-time	8.8%
Retired and not working at all	32.0%
Unemployed and looking for work	3.6%
Or are you not in the labor force for other	8.1%
Don’t know [DO NOT READ]	0.3%
Refused [DO NOT READ]	-

2. In the last four years, have you or has anyone you know faced age discrimination in the workplace, such as refusal to hire, reduced compensation, or limitations imposed by an employer? **[Read Responses ALLOW MULTIPLE RESPONSES]**

N=	1000
Yes, myself	3.3%
Yes, a coworker	1.1%
Yes, a family or friend	5.6%
No	88.2%
Not sure/ Don’t know [DO NOT READ]	2.1%
Refused [DO NOT READ]	0.3%

3. What would you say are currently your top financial priorities? **[DO NOT READ, CODE TO LIST].. Anything else?**

N=	1000
Housing	16.7%
Saving for retirement	32.2%
Pay off debts	12.5%
General household costs	18.1%
General saving (for a “rainy day”)	4.9%
Leisure and other nonessential spending	3.9%
Paying for medical expenses	5.3%
To fund children’s expenses	15.7%
Something else	23.9%
Not sure/ Don’t know [DO NOT READ]	7.9%
Refused [DO NOT READ]	0.4%

4. Now, I’m going to read you a list of things some people might worry about when it comes to their personal financial situation. For each, please tell me how often you personally worry about it. Do you worry about ...**[RANDOMIZE]** very often, somewhat often, once in a while, or almost never?

A. Not being able to save enough

N=	1000
Very often	25.0%
Somewhat often	19.8%
Once in a while	22.0%
Almost never	32.7%
Not sure/Don’t know [DO NOT READ]	0.4%
Refused {DO NOT READ}	0.1%

B. Having an unexpected emergency that you won’t be able to pay for

N=	1000
Very often	16.1%
Somewhat often	17.7%
Once in a while	24.9%
Almost never	40.2%
Not sure/Don’t know [DO NOT READ]	1.0%
Refused {DO NOT READ}	0.1%

C. Having or taking on too much debt

N=	1000
Very often	11.2%
Somewhat often	14.2%
Once in a while	17.3%
Almost never	56.5%
Not sure/Don't know [DO NOT READ]	0.8%
Refused {DO NOT READ}	-

D. Not knowing if you can pay your bills

N=	1000
Very often	12.8%
Somewhat often	14.5%
Once in a while	18.0%
Almost never	54.1%
Not sure/Don't know [DO NOT READ]	0.5%
Refused {DO NOT READ}	-

E. Losing your job [DO NOT READ IF RETIRED]

N=	680
Very often	10.3%
Somewhat often	10.1%
Once in a while	16.8%
Almost never	60.3%
Not sure/Don't know [DO NOT READ]	2.1%
Refused {DO NOT READ}	0.4%

F. Not being able to find or keep a job when you need one

N=	1000
Very often	9.5%
Somewhat often	7.2%
Once in a while	8.7%
Almost never	71.7%
Not sure/Don't know [DO NOT READ]	2.7%
Refused {DO NOT READ}	0.3%

5. As you think about your finances in the future, how anxious do you feel about having enough money to live comfortably through your retirement years? Are you... **[READ EACH ANSWER CATEGORY]?**

N=	1000
Very anxious	18.0%
Somewhat anxious	39.0%
Not very anxious	20.2%
Not anxious at all	21.0%
Not sure/ Don't know [DO NOT READ]	1.7%
Refused [DO NOT READ]	0.1%

6. Thinking now about what you know about personal finance, where did you learn the most? **[DO NOT READ, CODE TO LIST]**

N=	1000
From the Internet	2.0%
From my parents or at home	17.0%
From a financial professional	8.5%
From self-help books or media	7.9%
At work	7.1%
From school	8.1%
From friends	2.4%
Spouse or partner	5.6%
Learned on own/myself	30.3%
Somewhere else	6.9%
Not sure/ Don't know [DO NOT READ]	4.2%
Refused [DO NOT READ]	-

7. Now, I am going to read you some concerns people might have about retirement. On a 5-point scale, where 5 is “extremely concerned” and 1 is “not at all concerned,” please tell me how much of a concern it is for you personally that... **[ROTATE]**

A. You won't have enough savings to last your lifetime

N=	1000
5-Extremely concerned	24.0%
4	12.8%
3	21.0%
2	16.4%
1-Not at all concerned	24.5%
Not sure/Don't know [DO NOT READ]	1.1%
Refused [DO NOT READ]	0.1%

B. Your employer could make changes to your retirement benefits at any time

N=	1000
5-Extremely concerned	15.4%
4	5.8%
3	10.9%
2	11.1%
1-Not at all concerned	50.5%
Not sure/Don't know [DO NOT READ]	5.5%
Refused [DO NOT READ]	0.8%

C. By the time you can afford to retire, you're too old to really enjoy it

N=	1000
5-Extremely concerned	19.5%
4	10.8%
3	15.8%
2	12.7%
1-Not at all concerned	38.9%
Not sure/Don't know [DO NOT READ]	2.1%
Refused [DO NOT READ]	0.2%

D. You won't have enough to do to fill your time

N=	1000
5-Extremely concerned	10.1%
4	3.3%
3	10.6%
2	13.7%
1-Not at all concerned	60.6%
Not sure/Don't know [DO NOT READ]	1.6%
Refused [DO NOT READ]	0.1%

E. Social Security won't be enough for you to get by on

N=	1000
5-Extremely concerned	35.6%
4	9.9%
3	13.6%
2	10.2%
1-Not at all concerned	29.1%
Not sure/Don't know [DO NOT READ]	1.6%
Refused [DO NOT READ]	-

F. Social Security will not be there for you when you need it

N=	1000
5-Extremely concerned	26.4%
4	11.2%
3	15.1%
2	11.7%
1-Not at all concerned	33.5%
Not sure/Don't know [DO NOT READ]	1.6%
Refused [DO NOT READ]	0.5%

G. One major health care need could wipe you out financially

N=	1000
5-Extremely concerned	24.3%
4	10.7%
3	19.5%
2	17.2%
1-Not at all concerned	27.1%
Not sure/Don't know [DO NOT READ]	1.0%
Refused [DO NOT READ]	0.1%

H. You are unsure how to navigate retirement savings options

N=	1000
5-Extremely concerned	11.6%
4	8.3%
3	18.6%
2	18.9%
1-Not at all concerned	40.8%
Not sure/Don't know [DO NOT READ]	1.7%
Refused [DO NOT READ]	-

I. You will never be able to retire

N=	1000
5-Extremely concerned	13.4%
4	7.2%
3	13.9%
2	10.7%
1-Not at all concerned	51.6%
Not sure/Don't know [DO NOT READ]	2.9%
Refused [DO NOT READ]	0.2%

8. How strongly do you agree or disagree with the following statement? Considering what I already know about personal finance, I could still benefit from some advice and answers to everyday financial questions from a professional. Do you strongly agree, somewhat agree, neither agree nor disagree, somewhat disagree, or strongly disagree?

N=	1000
Strongly agree	20.8%
Somewhat agree	34.1%
Neither agree nor disagree	15.5%
Somewhat disagree	12.0%
Strongly disagree	15.1%
Not sure/ Don't know [DO NOT READ]	2.3%
Refused [DO NOT READ]	0.1%

9. Do you currently contribute to any of the following retirement savings options?
[ROTATE A-D, READ F LAST]

- A. A workplace saving plan such as a 401k or 403b **[IF RETIRED DO NOT READ]**

N=	680
Yes	58.4%
No	40.1%
NOT SURE [TERMINATE]	0.9%
REFUSED [TERMINATE]	0.5%

- B. Retirement accounts NOT through an employer, like an I-R-A, Keogh, or Simplified Employee Pension Plan or SEP S-E-P

N=	1000
Yes	40.1%
No	57.1%
NOT SURE [TERMINATE]	1.8%
REFUSED [TERMINATE]	0.9%

C. Personal savings account

N=	1000
Yes	69.4%
No	29.4%
NOT SURE [TERMINATE]	0.2%
REFUSED [TERMINATE]	0.9%

D. Other personal investments in stocks or mutual funds

N=	1000
Yes	48.7%
No	49.5%
NOT SURE [TERMINATE]	0.7%
REFUSED [TERMINATE]	1.1%

E. Something else

N=	1000
Yes	11.5%
No	85.9%
NOT SURE [TERMINATE]	1.4%
REFUSED [TERMINATE]	1.2%

10. What percent of your annual income do you think you should save for retirement? ____
 999. [DON'T READ] Don't know

N=	1000
MEAN	21.82%

11. What percent of your annual income do you actually save for retirement? _____
 999. [DON'T READ] Don't know

N=	1000
MEAN	12.95%

12. **[If NO TO CONTRIBUTING TO WORKPLACE SAVINGS PLAN]** Which one statement best describes why you do you not contribute to a workplace savings plan? Is it.. **[READ EACH ANSWER CATEGORY]**

N=	273
My workplace doesn't offer it	23.4%
I don't have extra money to contribute	25.7%
I am not interested in contributing right now	5.2%
My spouse/partner contributes	6.9%
Some other reason	34.4%
Not sure [DO NOT READ]	3.7%
Refused [DO NOT READ]	0.7%

13. Are each of the following major obstacles for you personally when it comes to saving for your retirement? **ROTATE]**

A. You or a family member faced a major health need or problem

N=	1000
Yes	30.2%
No	68.7%
NOT SURE/DON'T KNOW [TERMINATE]	0.9%
REFUSED [TERMINATE]	0.2%

B. You are paying for your children's education

N=	1000
Yes	31.6%
No	67.4%
NOT SURE/DON'T KNOW [TERMINATE]	0.8%
REFUSED [TERMINATE]	0.2%

C. You don't have money left over after paying bills

N=	1000
Yes	36.2%
No	61.7%
NOT SURE/DON'T KNOW [TERMINATE]	1.6%
REFUSED [TERMINATE]	0.6%

D. You are caring for an elderly parent or relative

N=	1000
Yes	17.2%
No	82.6%
NOT SURE/DON'T KNOW [TERMINATE]	0.1%
REFUSED [TERMINATE]	0.2%

E. You are no longer living with your spouse or partner

N=	1000
Yes	16.1%
No	83.0%
NOT SURE/DON'T KNOW [TERMINATE]	0.7%
REFUSED [TERMINATE]	0.3%

F. Your employers haven't offered retirement plans

N=	1000
Yes	18.0%
No	76.5%
NOT SURE/DON'T KNOW [TERMINATE]	4.8%
REFUSED [TERMINATE]	0.6%

G. You have a lot of debt to pay off

N=	1000
Yes	26.4%
No	72.8%
NOT SURE/DON'T KNOW [TERMINATE]	0.5%
REFUSED [TERMINATE]	0.4%

H. You or your spouse lost a job or took a big pay cut

N=	1000
Yes	25.4%
No	72.7%
NOT SURE/DON'T KNOW [TERMINATE]	1.6%
REFUSED [TERMINATE]	0.3%

I. Your home's value has fallen

N=	1000
Yes	28.5%
No	67.5%
NOT SURE/DON'T KNOW [TERMINATE]	3.7%
REFUSED [TERMINATE]	0.3%

14. Many employers don't offer their employees a way to save for retirement at work. One proposal to help people without access to retirement savings options at work would be to set up a Massachusetts-run retirement savings plan. It would be voluntary and flexible, allowing for professional money management and low fees. The plan would be self-funded, and would not cost taxpayer dollars. How strongly do you support or oppose this plan?

N=	1000
Strongly support	33.4%
Somewhat support	25.4%
Neither support nor oppose	16.1%
Somewhat oppose	6.6%
Strongly oppose	13.0%
NOT SURE/DON'T KNOW/ Don't know	5.3%
Refused [DO NOT READ]	0.2%

15. **[IF STRONGLY, SOMEWHAT OR NEITHER SUPPORT FROM QUESTION ABOVE]** Now I'm going to tell you some features of the proposed Massachusetts retirement savings plan and I'd like you to tell me how important each would be to you. After I finish reading each statement, tell me if that feature is very important to you, somewhat important, not too important, or not at all important to you. **[READ QUESTION FOR ITEM A-G; RANDOMIZE A-G AND READ ALL ITEMS]**

A. Portability, so if you leave one job you can take the money and account with you to your next job

N=	749
Very important	84.1%
Somewhat important	10.2%
Not very important	0.9%
Not important at all	3.3%
NOT SURE/DON'T KNOW[DO NOT READ]	1.2%
Refused [DO NOT READ]	0.3%

B. A low cost to taxpayers

N=	749
Very important	76.4%
Somewhat important	15.9%
Not very important	2.3%
Not important at all	3.4%
NOT SURE/DON'T KNOW [DO NOT READ]	1.3%
Refused [DO NOT READ]	0.6%

C. A low cost to participants

N=	749
Very important	72.4%
Somewhat important	18.2%
Not very important	3.1%
Not important at all	3.9%
NOT SURE/DON'T KNOW [DO NOT READ]	2.0%
Refused [DO NOT READ]	0.5%

D. Professional money management

N=	749
Very important	53.1%
Somewhat important	32.0%
Not very important	5.8%
Not important at all	7.1%
NOT SURE/DON'T KNOW [DO NOT READ]	1.6%
Refused [DO NOT READ]	0.3%

E. Accessibility so it is open to everyone in the state

N=	749
Very important	73.5%
Somewhat important	19.4%
Not very important	2.1%
Not important at all	3.3%
NOT SURE/DON'T KNOW [DO NOT READ]	1.4%
Refused [DO NOT READ]	0.2%

F. Ease of use so contributions are taken directly from employee paychecks

N=	749
Very important	55.0%
Somewhat important	28.6%
Not very important	4.5%
Not important at all	8.6%
NOT SURE/DON'T KNOW [DO NOT READ]	3.1%
Refused [DO NOT READ]	0.2%

G. Voluntary

N=	749
Very important	70.9%
Somewhat important	20.6%
Not very important	2.9%
Not important at all	4.6%
NOT SURE/DON'T KNOW [DO NOT READ]	0.7%
Refused [DO NOT READ]	0.3%

16. If you knew that this plan would work very similar to a 529 college savings plan, where people contribute into a retirement account that is professionally managed, how strongly would you support or oppose the plan? Would you ... **[READ ANSWER CATEGORY]**

N=	1000
Strongly support	31.3%
Somewhat support	30.5%
Neither support nor oppose	13.5%
Somewhat oppose	6.2%
Strongly oppose	12.0%
NOT SURE/DON'T KNOW/ Don't know	5.9%
Refused [DO NOT READ]	0.5%

DEMOGRAPHICS

The following questions are for classification purposes only and will be kept entirely confidential.

D1. What is your current marital status?

N=	1000
Married	68.6%
Not married, living with partner	3.7%
Separated	0.6%
Divorced	7.2%
Widowed	9.0%
Never married	7.8%
[DON'T READ] NOT SURE/DON'T KNOW	0.8%
[DON'T READ] Refused	2.3%

D2. Are _____ currently a member of AARP? [IF D1=A, then _____='you or your spouse'; If D1=B, then _____='you or your partner'; If D1=C-F, then _____='you']

N=	1000
Yes	36.7%
No	60.0%
[DON'T READ] NOT SURE/DON'T KNOW	1.3%
[DON'T READ] Refused	2.0%

D3. Besides you, do you have any of the following people living in your household?

Child/children under 18

N=	1000
Yes	22.7%
No	74.6%
Not sure	0.2%
Refused	2.5%

Child/children 18 or older

N=	1000
Yes	28.4%
No	68.8%
Not sure	0.3%
Refused	2.5%

Child/children away at college

N=	1000
Yes	13.3%
No	84.1%
Not sure	0.2%
Refused	2.3%

Parent or adult relative

N=	1000
Yes	10.5%
No	87.0%
Not sure	0.3%
Refused	2.2%

D4. What is the highest level of education that you completed?

N=	1000
0-12th grade (no diploma)	4.3%
High school graduate (or equivalent)	23.8%
Post-high school education (no degree)	8.1%
2-year college degree	15.5%
4-year college degree	21.5%
Post-graduate study (no degree)	3.2%
Graduate or professional degree	20.9%
[DON'T READ] NOT SURE/DON'T KNOW	0.4%
[DON'T READ] Refused	2.3%

D6. Are you of Hispanic, Spanish, or Latino origin or descent?

N=	1000
Yes	2.3%
No	93.7%
Not sure	0.6%
Refused	3.4%

D7. What is your race?

N=	1000
White or Caucasian	87.9%
Black or African American	3.8%
American Indian or Alaska Native	0.4%
Asian	0.6%
Native Hawaiian or other Pacific Islander	0.1%
Other	2.9%
[DON'T READ] NOT SURE/DON'T KNOW	0.2%
[DON'T READ] Refused	4.2%

D8. Do you consider yourself to be a....? [RANDOMIZE A-C, read D last]

N=	1000
Democrat,	29.2%
Republican	12.9%
Independent	47.7%
Something else?	5.3%
Don't know/NOT SURE/DON'T KNOW [DO NOT READ]	1.4%
Refused[DO NOT READ]	3.5%

D9. How would you characterize your political views? [READ EACH ITEM]

N=	1000
Very Conservative	8.3%
Somewhat Conservative	23.6%
Moderate	27.9%
Somewhat liberal	17.9%
Very liberal	9.7%
None of the above	7.8%
Don't know/NOT SURE/DON'T KNOW [DO NOT READ]	1.8%
Refused[DO NOT READ]	2.9%

D9b. How likely are you to vote in the Massachusetts general election this November? Would you say... [READ LIST]

N=	1000
Extremely likely	40.1%
Very likely	57.1%
Somewhat likely	1.8%
Not very likely	0.9%
Not at all likely	-
Don't know [DO NOT READ]	-
Refused [DO NOT READ]	-

D10. What is your 5-digit ZIP Code? (Write in your ZIP CODE): _____

[DON'T READ] NOT SURE/DON'T KNOW

[DON'T READ] Refused

D11. We realize income is a private matter and so rather than ask you anything specific about your income; I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2013. Was it [INSERT AND READ EACH ANSWER CATEGORY]?

N=	1000
Less than \$10,000	2.8%
\$10,000 to less than \$20,000	5.5%
\$20,000 to less than \$30,000	7.7%
\$30,000 to less than \$40,000	5.2%
\$40,000 to less than \$50,000	5.6%
\$50,000 to less than \$60,000	7.3%
\$60,000 to less than \$75,000	7.1%
\$75,000 to less than \$100,000	10.3%
\$100,000 to less than \$125,000	11.1%
\$125,000 to less than \$150,000	5.2%
\$150,000 to less than \$200,000	4.2%
\$200,000 or more	6.2%
Don't know/NOT SURE/DON'T KNOW [DO NOT READ]	4.2%
Refused [DO NOT READ]	17.8%

That was our last question for tonight. Thanks you very much for taking the time to help us out. Have a great day/night!

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.



AARP Research

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