



2015

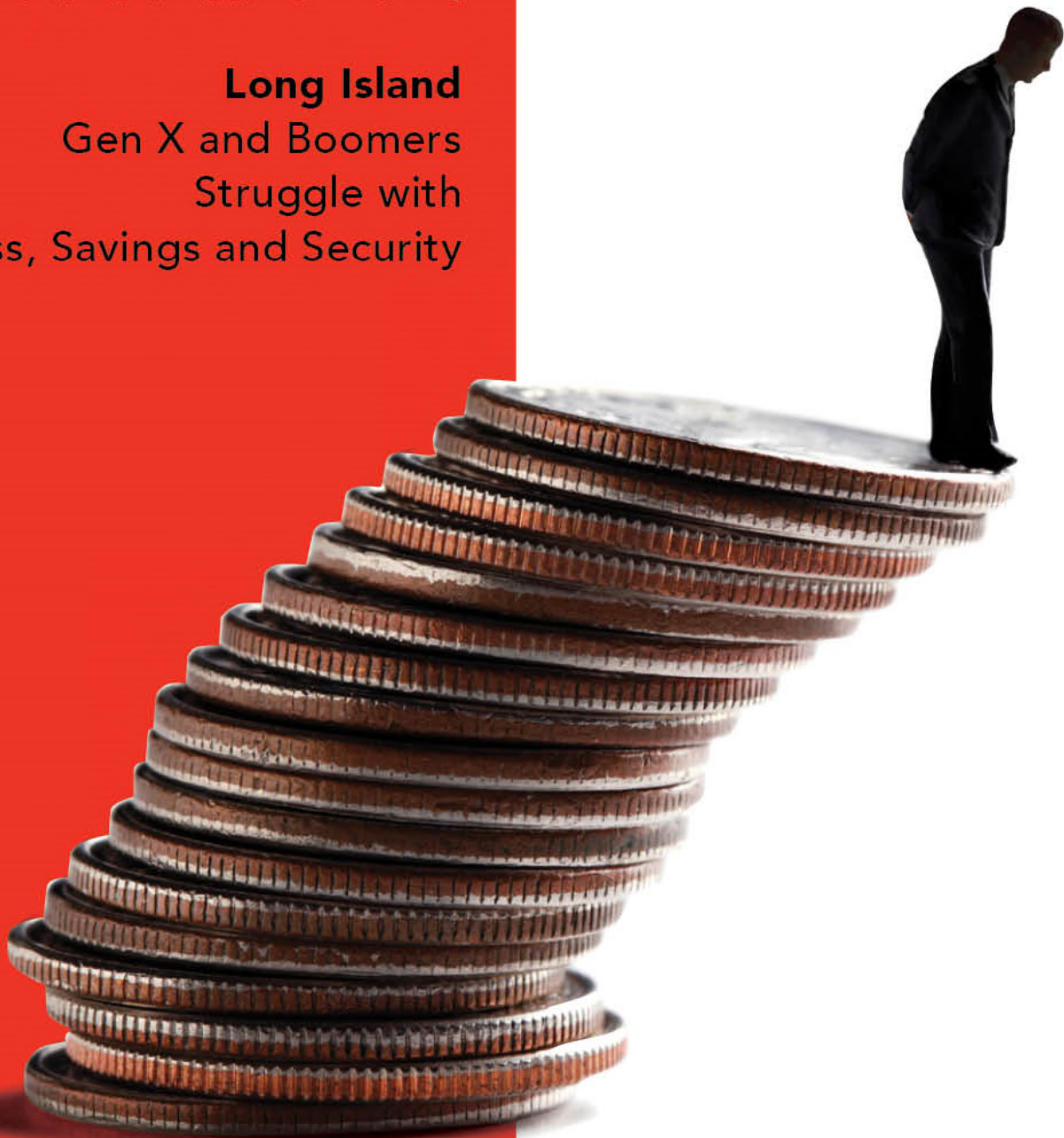
A SURVEY OF
Long Island
Voters Age 35-69

AARP® Real Possibilities on

Long Island

HIGH ANXIETY:

Long Island
Gen X and Boomers
Struggle with
Stress, Savings and Security



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

This year Generation X turned 50! With over 2.5 million members across the state including almost 500,000 on Long Island, AARP New York is the state's leading advocate for the 50-plus. We believe now is the time for us to take stock of the financial plans of Gen Xers and how prepared they are for their financial future. To that end, AARP New York presents, "High Anxiety: Long Island Gen X and Boomers Struggle with Stress, Savings and Security," one in a series of reports detailing the findings behind a groundbreaking survey of voters across New York State aged 35 to 69, Generation X and Baby Boomers together.

As Gen Xers emerge from the long shadow cast by the Baby Boomers, they find themselves sandwiched between raising their children and caring for their aging parents while working longer hours to pay bills and student debt. Gen Xers lack the time, knowledge, and for many even the reasonable opportunity to manage and plan for their future. We found that not building a secure retirement is adding more worry to this important and stressed population. It is vital that these worries are addressed by our elected leaders because an uncertain financial future for New Yorkers is an uncertain financial future for Long Island and New York State – especially with 70% of Long Island Gen X voters considering fleeing New York, signaling a possible "Gen-Xodus".

Survey results reveal that almost a fourth (23%) of Long Island's Gen X and Boomer voters have neither a workplace nor personal retirement savings account. At the same time, they've told us that their top financial worries are not saving enough and not planning enough for retirement. At AARP New York, we believe the level of stress among voters of both generations reflected in this "High Anxiety" report is proof that a new kind of retirement blueprint is required to foster better financial and retirement security and independence.

One solution Illinois and Washington recently enacted is a state-facilitated retirement plan that would provide a path to saving for many workers whose employers offer no workplace pension or 401k. AARP believes such a plan for New York would ease the worries of Gen X and future generations of New York workers. Americans generally are 15 times more likely to save for retirement when they have a retirement plan available to them at work. Fully 52% of private sector workers aged 18 to 64 across our state lack access to any kind of retirement savings plan through their employer. A large majority – 73% – of Gen X and Boomer voters on Long Island support a proposal for a state-facilitated plan in New York. State elected officials and policymakers are in a position to lend working New Yorkers a helping hand by ensuring that all who want to save for their retirement have a simple option for doing so.

AARP is committed to ensuring New Yorkers are able to live their best lives as they age, and we believe financial and retirement security are key to that goal. In the long run, helping our citizens plan for their future and help themselves helps us all.

Sincerely,



Beth Finkel
State Director, AARP New York

EXECUTIVE SUMMARY

Much attention has been paid to America's looming retirement crisis. With disappearing pensions, increasing longevity, a culture of spending versus saving and most recently the impact of the Great Recession on wealth and security – the very way that Americans “retire” is changing. While Boomers are at the forefront of this evolution, Gen X is the first generation that will fully come into retirement age with a new playbook, having lived the entirety of their working years during the rise of 401k plans and a shift away from traditional pension plans.

As the first Gen Xers turn 50 this year, survey results reveal that Long Island's Gen X voters are even more anxious about retirement than their Boomer counterparts, reflecting the trend across the state. With lower confidence in Social Security, fewer guaranteed benefits from retirement plans and more widespread debt, Gen X has reason to be worried.

One-fourth (25%) of Long Island's Gen X and Boomer aged workers are not confident they will ever be able to retire. One very big difference between Long Island Gen X and Boomer generations regarding retirement relates to their Social Security expectations. Thirty-six percent (36%) of Gen Xers do not expect to receive any Social Security in retirement - more than 2.5 times the share of equally pessimistic Boomers (13%). Moreover, the majority of Gen Xers who do expect to receive any Social Security think it will be only a minor share of their retirement income.

In spite of weaker expectations about Social Security, Gen Xers are only marginally more likely than Boomers to be saving for retirement. Among all voters in each cohort and taking into consideration both workplace retirement savings and personal retirement accounts, 20% of Gen X and 25% of Boomers do not have any retirement savings account at all.

Large portions of Long Island Gen Xers and Boomers cite multiple obstacles to saving for retirement. Top reasons that voters in these generations are not able to save include not having enough money after paying bills and

KEY SURVEY FINDINGS: LONG ISLAND VOTERS

The top two financial worries are not saving enough (75% Gen X; 65% Boomer) and not planning enough for retirement (64% Gen X; 65% Boomer).

62% of Gen X and 60% of Boomers feel anxious about being able to have a comfortable retirement.

25% of Gen Xers and Boomers do not expect to ever retire.

20% of Gen Xers and 25% of Boomers have no retirement savings account.

36% of Gen Xers do not expect to receive any Social Security income at all.

73% of combined Gen X and Boomer voters support a state-facilitated retirement savings option for workers.

Top barriers to retirement saving include current bills (58%), paying for education (54%), fallen home values (45%), debt (39%), job loss (38%) and healthcare needs (38%).

79% of Gen Xers are either current (28%) or expected future (51%) borrowers of student debt.

70% of Gen X and 64% of Boomers are likely to leave New York in retirement.

paying for children's education, particularly for Gen X. Seventy-nine percent (79%) of Gen X voters either currently have (28%) or expect to acquire (51%) student loans in the future to pay for college education for themselves or their children. With two-thirds (66%) of student loan borrowers saying these loans make it even harder to save for retirement, a significant number of Gen Xers are at risk of further jeopardizing their retirement security due to student debt.

At the same time, large portions of Gen X and Boomer voters on Long Island have some intention to leave New York State in the future. Seventy percent (70%) of Long Island Gen X voters and 64% of Boomers say they are at least somewhat likely to leave the state during their retirement years. Concern about future affordability in New York, combined with an inability to save, may be amounting to a potential Boomer Flight and a Gen-Xodus from New York.

The Schwartz Center for Economic Policy Analysis estimates that 32% of New Yorkers nearing retirement are at risk of retiring with incomes below poverty level. The next generation of retirees has arguably less favorable retirement circumstances, and yet, 70% of Gen X voters on Long Island expect to retire by age 65. This disconnect suggests that despite the high levels of worry, there remains some measure of a retirement reality gap and demonstrates the need for more public financial literacy as well as new solutions.

Without a drastic change in their current retirement preparedness, Gen X will be forced to make choices different than their parents' generation for their retirement years. Retirement options for many may include resorting to working longer, relying on family and public assistance or significantly reducing their standard of living.¹

Whether for themselves or others, Long Island Gen X and Boomer voters worry about New Yorkers having to rely on public assistance in retirement because they have not prepared or lack access to savings plans. Seventy-three percent (73%) support a legislative proposal for a state-facilitated workplace retirement savings option to help New Yorkers save and prepare for a more financially secure retirement. One of the key plan features is portability, whereby the account follows workers from job to job. Such a feature has the potential to simplify plan participation and make it easier for workers to accumulate savings in a single account, and 83% of Long Island voters in these generations consider this a very important feature to a possible state-facilitated savings option.

AARP research shows that workers are 15 times more likely to save for retirement if their employer offers a plan.² On Long Island, 16% of Gen X and 25% of Boomer workers surveyed are not covered by a workplace retirement plan. Those numbers are based on workers age 35 to 69 who are registered voters, but the lack of coverage is worse for younger generations of workers and for private sector employees. Across New York State, 52% of private sector workers aged 18 to 64, or 3,507,000 people, are not offered a workplace retirement plan through their employer.³ Among Long Island survey respondents, 47% of small business owners or employees lack access. Gen X and Boomer voters on Long Island are clear that they want elected officials to support the creation of a state-facilitated retirement savings option. Seventy-two percent (72%) want this to be a concern of elected officials so more New York workers have an opportunity to save for retirement.

¹ *The Reality of the Retirement Crisis*, January 2015. Center for American Progress.

<https://www.americanprogress.org/issues/economy/report/2015/01/26/105394/the-reality-of-the-retirement-crisis/>

² Data compiled by AARP's Public Policy Institute from unpublished estimates from the Employee Benefit Research Institute of the 2004 Survey of income and Program Participation Wave 7 Topical Module (2006 data).

³ <http://www.aarp.org/content/dam/aarp/ppi/2015-07/AARP-NewYork-state-fact-sheet.pdf>

ABOUT THE SURVEY & REPORT TERMS

Terms In This Report

Gen X: Age 35 to 50

Boomer: Age 51 to 69

In Labor Force: Currently employed or unemployed and looking for work

Workers: Currently employed

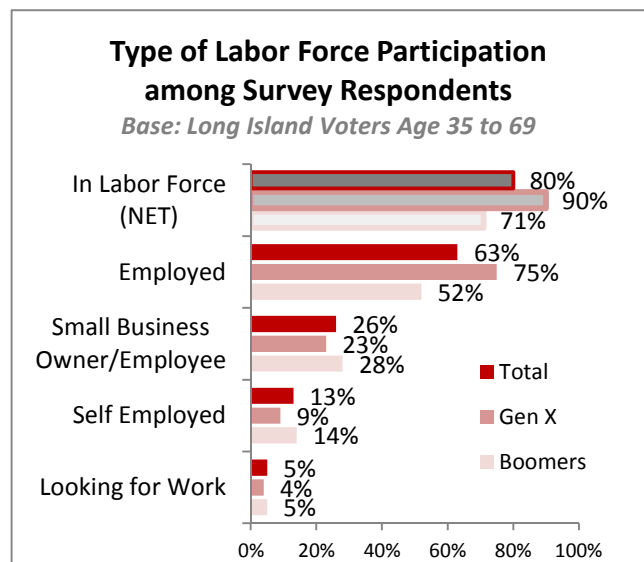
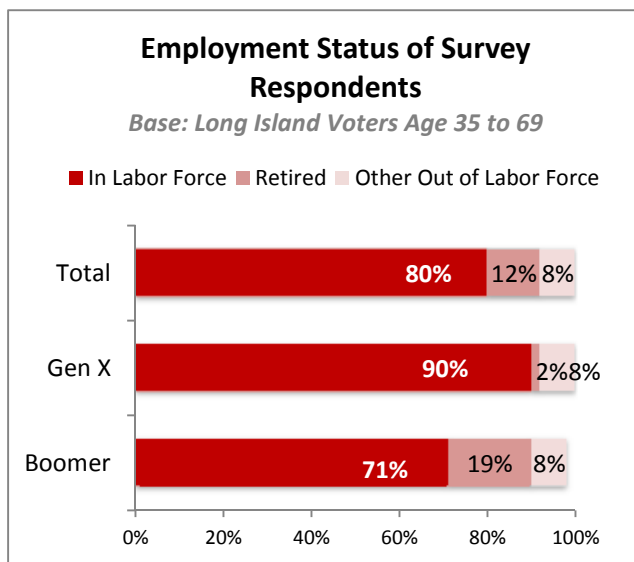
With Access to Retirement Plans: Currently employed and have access to an employer-sponsored retirement plan

Without Access to Retirement Plans: Currently employed and do not have access to an employer-sponsored retirement plan

The data in this report is from a telephone survey of 800 registered voters aged 35 to 69 on Long Island, New York (Nassau and Suffolk Counties). Results are analyzed for two generational cohorts: Gen X, age 35 to 50; and Boomers, age 51 to 69. The Long Island sample is part of a larger survey of New York voters and one in a series of related reports.⁴

The majority (80%) of Long Island survey respondents is currently in the labor force based on stated employment status, which is defined in this report as either currently employed or unemployed and looking for work. Ninety percent (90%) of Gen X voters are currently in the labor force. While more Boomers are retired, most are still working or seeking work (71%).

About one-fourth (26%) of all survey respondents, or a third of all in the labor force, is an owner or employee of a small business. “Small business” was not defined for survey participants.



⁴ Additional details on the research methodology, a fully annotated questionnaire and additional reports can be found at www.aarp.org/nygenxandboomers.

DETAILED SURVEY FINDINGS

CURRENT FINANCIAL SITUATION

Generation X and Baby Boomers were particularly hard hit by the Great Recession. Five years after its official end, in spite of indicators of a macro economic recovery, the toll on the personal financial security of Gen Xers and Boomers continues to be felt. In a 2014 national survey of Gen X and Boomer workers, more than one-third believed the Great Recession had not yet ended and only one-fourth of either cohort felt the economy was recovering or had fully recovered.⁵

Survey results on Long Island reveal a similar sense of insecurity and financial vulnerability among large shares of Gen X and Boomer voters. Three-fourths (75%) of Long Island's Gen X voters worry about not saving enough and 64% worry about not planning enough for retirement. Among Boomer voters, 65% worry that they are not saving enough and equal percentage (65%) worry they are not planning enough for retirement.

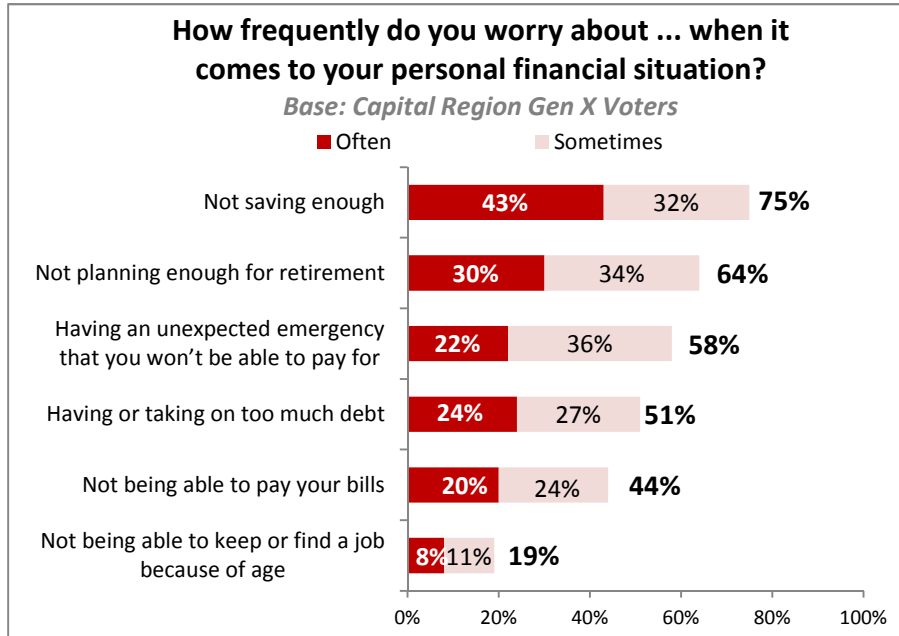
Fifty-eight percent (58%) of Gen X voters and 55% of Boomer voters worry about having an unexpected emergency they cannot pay for.

Taking on too much debt is a worry for 51% of Gen X voters and 42% of Boomer voters; and four in ten voters in each cohort worry at least sometimes about not being able to pay their bills.

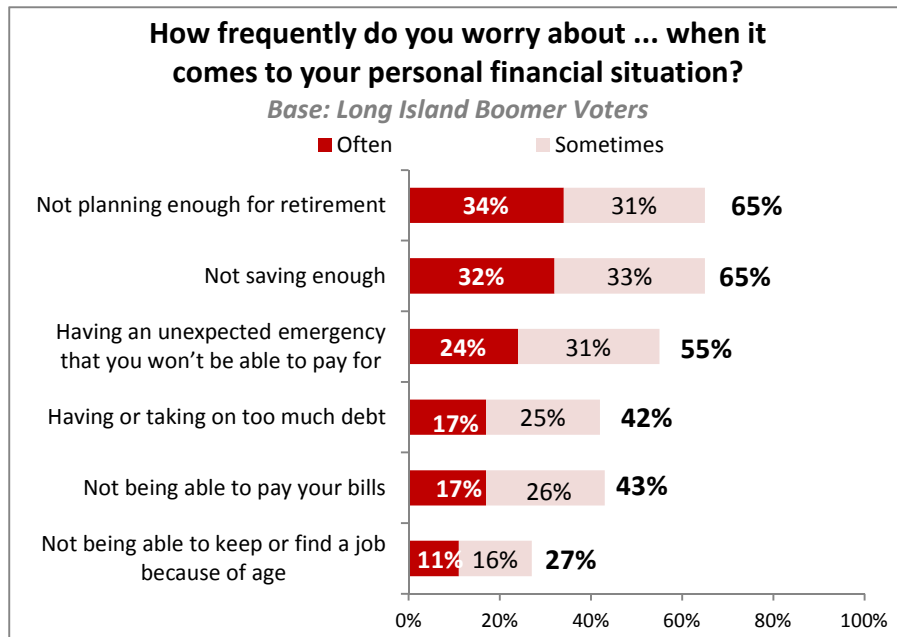
On the income side of the equation, more than one-fourth of Boomer voters (27%) and just under one-fifth of Gen X voters (19%) worry about not being able to find or keep a job because of age.

⁵ *The Retirement Readiness of Three Unique Generations: Baby Boomers, Generation X, and Millennials. 15th Annual Transamerica Retirement Survey of Workers*, April 2014, Transamerica Center for Retirement Studies (TCRS) https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf

Gen X:



Boomer:

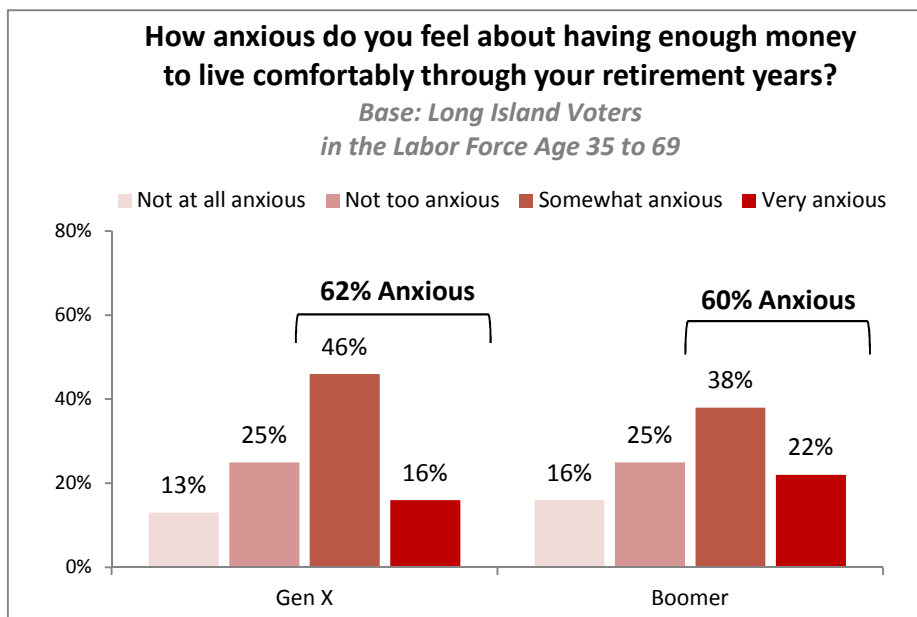
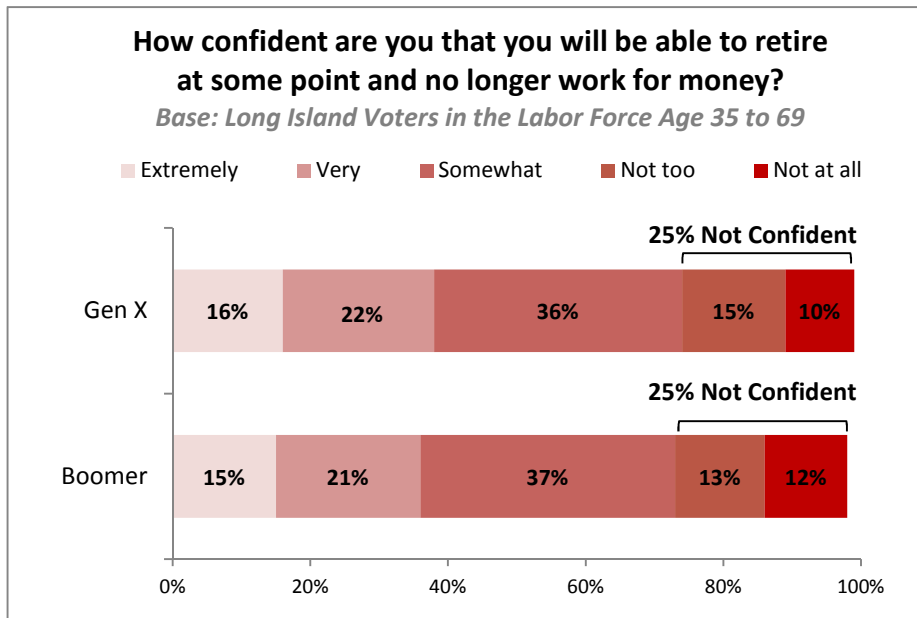


CONFIDENCE IN RETIRING

As further evidence that a lack of sufficient retirement planning and saving is a significant source of insecurity, there is a substantial share of working voters in both the Gen X and Boomer cohorts lacking confidence that they will ever be able to stop working for money – 25% in each group. A majority of each generation (62% Gen X and 60% Boomer) express anxiety about having enough money to live comfortably through their retirement years.

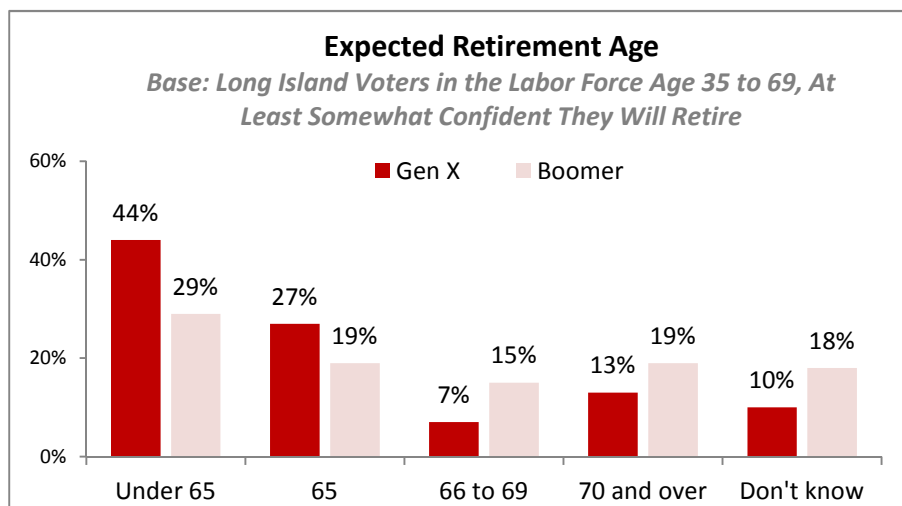
The fact that anxiety levels about having enough money to live comfortably in retirement among Gen X are about equal to Boomers suggests that retirement circumstances on the whole are not looking up for this younger generation. Although Gen X has more time to accelerate savings and planning before a hoped-for retirement age, they are not any more optimistic than their Boomer

counterparts. Sizeable portions of both Gen X and Boomer generations face a future of either working indefinitely and/or having to reduce their standard of living to below what is currently considered comfortable.



For the three-fourths of voters age 35 to 69 currently in the Long Island labor force that are at least somewhat confident they will be able to retire, the average age of expected retirement is 64. Seven in ten Gen Xers expect to retire at age 65 or *before*. Working Boomers are less definite about their retirement age and are more likely to report an expected retirement at older ages. Eighteen percent (18%) of Boomers on Long Island don't know at what age they will retire and one-third expect to retire at 66 or older including 19% saying age 70 or over. Similar results between the generations are reported nationally: 36% of Gen X workers expect to retire at age 65 versus 18% of Boomer workers.⁶

Although Gen X has more time to build up savings, these retirement age expectations may be unrealistic given their concerns about savings and suggest a perceptual gap among these working voters which can result in retirement insecurity. Statewide in 2014, one in three (32%) near retirees in New York State was at risk of retiring with incomes below the poverty level.⁷

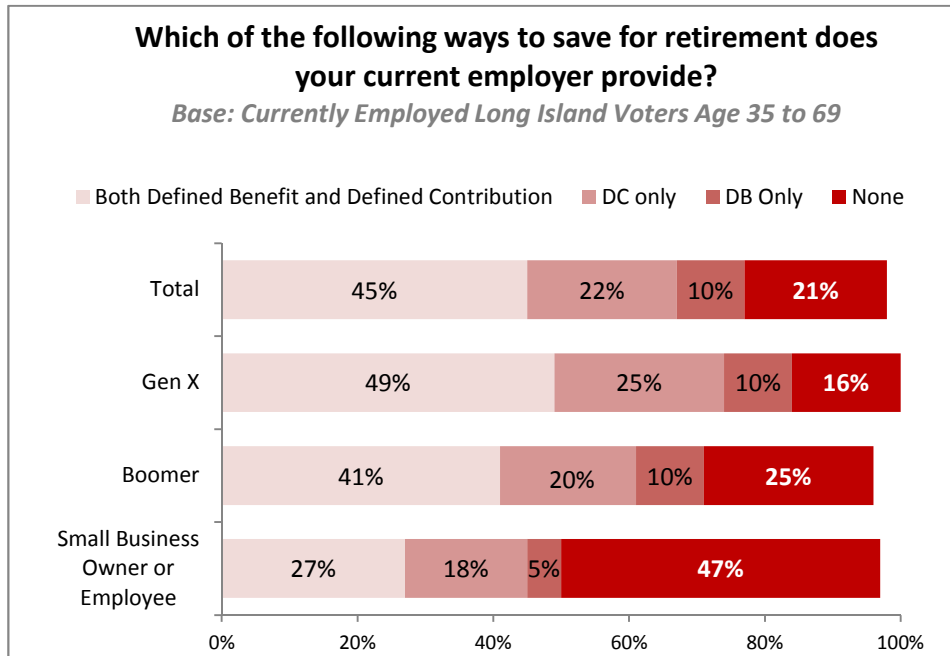


⁶ https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf

⁷ *Are U.S. Workers Ready for Retirement?* Schwartz Center for Economic Policy Analysis. 2014.

http://www.economicpolicyresearch.org/images/docs/research/retirement_security/Are_US_Workers_Ready_for_Retirement.pdf

ACCESS TO RETIREMENT PLANS (AMONG EMPLOYED⁸)



NET PLAN ACCESS

Defined Contribution
(such as 401k, 403b)

Total = 67%
 Gen X = 74%
 Boomer = 61%
 Small Business = 45%

Defined Benefit
(traditional pension plan)

Total = 55%
 Gen X = 59%
 Boomer = 52%
 Small Business = 32%

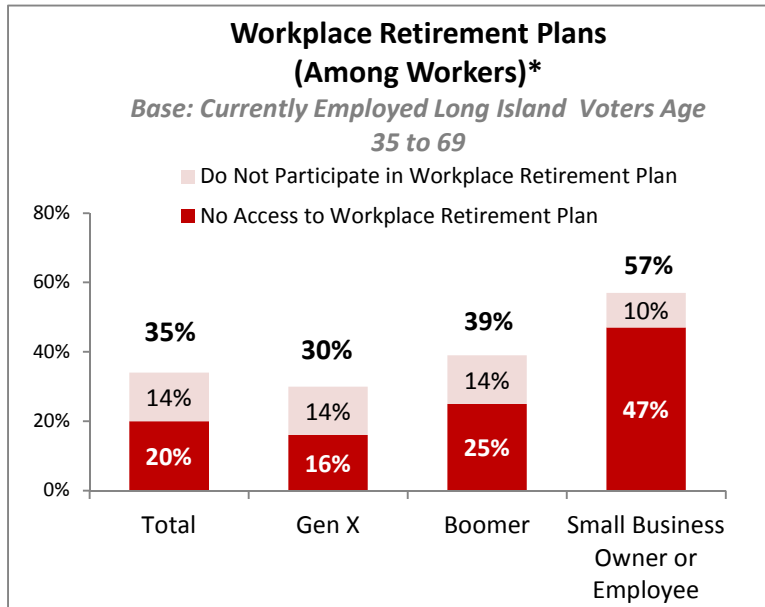
Eighteen percent (16%) of Gen X workers and 25% of Boomer workers on Long Island have no access to any type of workplace retirement savings plan. Among Gen X and Boomer-aged owners and employees of small businesses on Long Island, almost half (47%) have no access at all to a workplace retirement savings plan. Among all private sector workers age 18 to 64 across New York State as many as 52% or more than 3.5 million workers statewide lack such access, leaving them no option to save at work.⁹

Workers currently without access to retirement plans at work see the value of such plans. On Long Island, 72% of Gen X and Boomer workers without access to plans positively affirm they would participate in a way to save for retirement at work if offered.

⁸ Survey data includes both public and private sector workers.
⁹ <http://www.aarp.org/content/dam/aarp/ppi/2015-07/AARP-NewYork-state-fact-sheet.pdf>

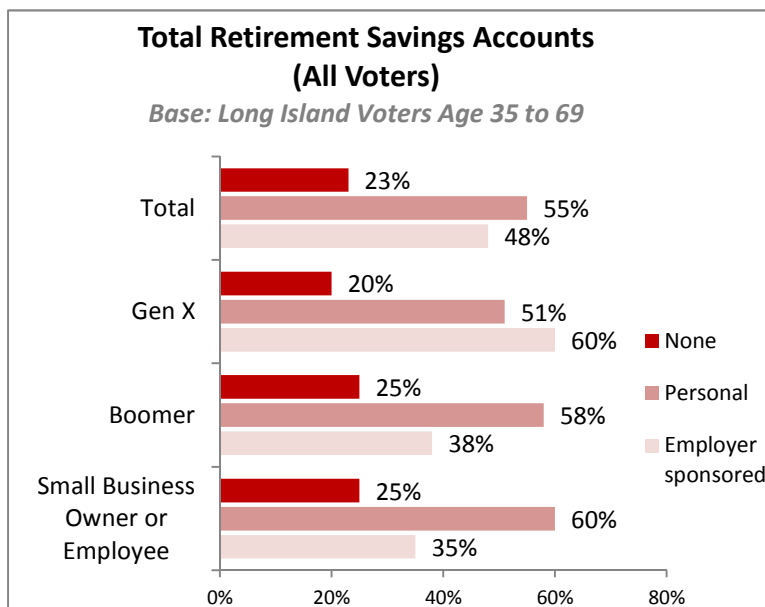
RETIREMENT SAVINGS BEHAVIOR

Taking into account plan participation in addition to access, thirty percent (30%) of Gen X workers and 39% of Boomer workers are not saving through a workplace retirement plan. Largely due to the limited availability of plans for small business owners and employees, as many as 57% of this group of workers are not actively saving for retirement through a workplace plan.



Without workplace retirement plans, it is even more important to build up personal savings through an IRA or other retirement savings plan. Fifty-five percent (55%) of surveyed Long Island voters age 35 to 69 have done so.

When taken together and on net, 20% of Gen X voters on Long Island and 25% of Boomers are not actively saving for retirement - either through a work sponsored or a personal retirement savings plan. Though 60% of small business owners and employees are saving in personal retirement savings accounts outside of work, 25% still have no retirement savings account at all.



*Note: Survey data include both public and private workers.

RETIREMENT INCOME EXPECTATIONS

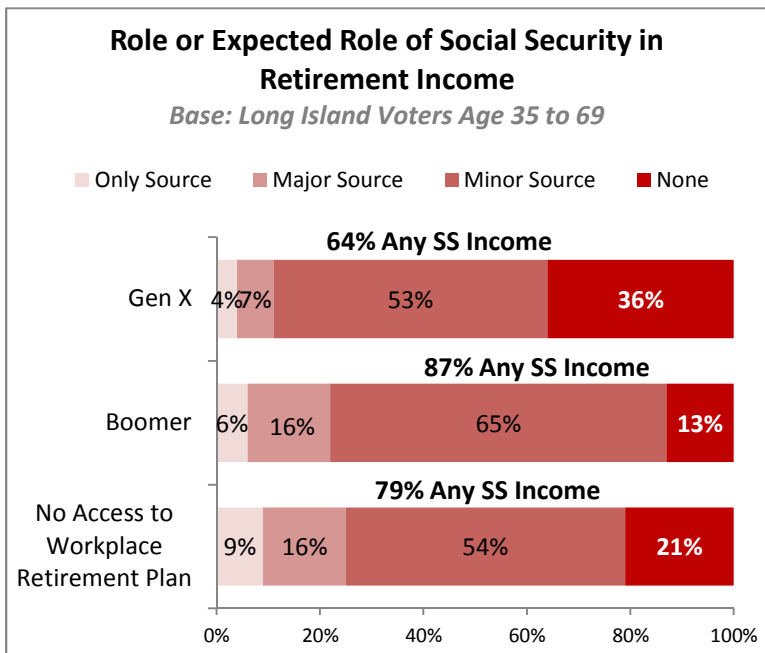
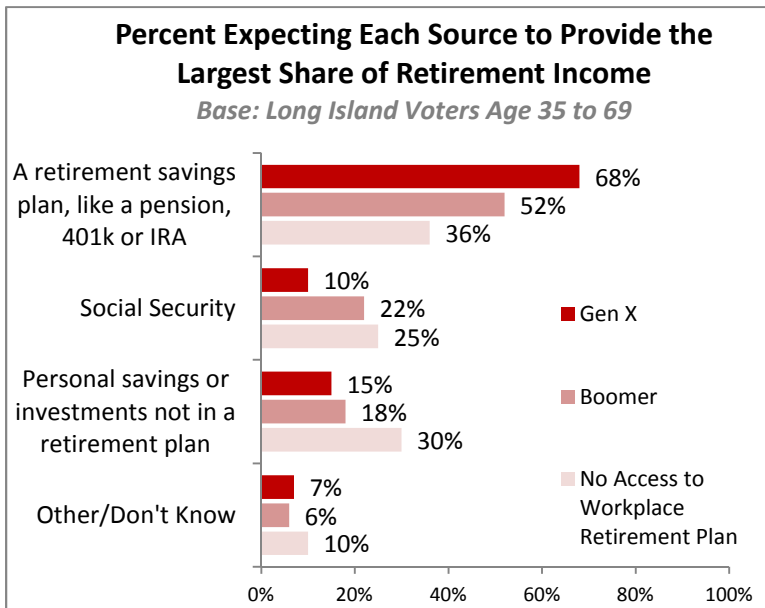
Both Gen X and Boomers are most likely to expect their largest share of retirement income to come from a retirement savings plan. When it comes to expectations of Social Security, there are significant differences between the generations.

Eighty-three percent (80%) of Gen X says their savings will provide the largest share of their income in retirement – either from a retirement plan (68%) or their own personal savings outside of a retirement plan or account (15%). Just 10% of Gen X says that Social Security will be their largest

share of income, and 36% does not expect to receive any Social Security income at all.

Among Boomers, twice as many as Gen X say Social Security will be their largest source of income in retirement (22%) and just 13% do not expect to receive any Social Security income at all in retirement.

Workers without access to workplace retirement plans are more likely to rely on their personal savings to supply their largest share of retirement income – 30% expect personal savings not in a plan to be their main income source. In addition, 25% are relying on Social Security to provide their largest share of income in retirement.



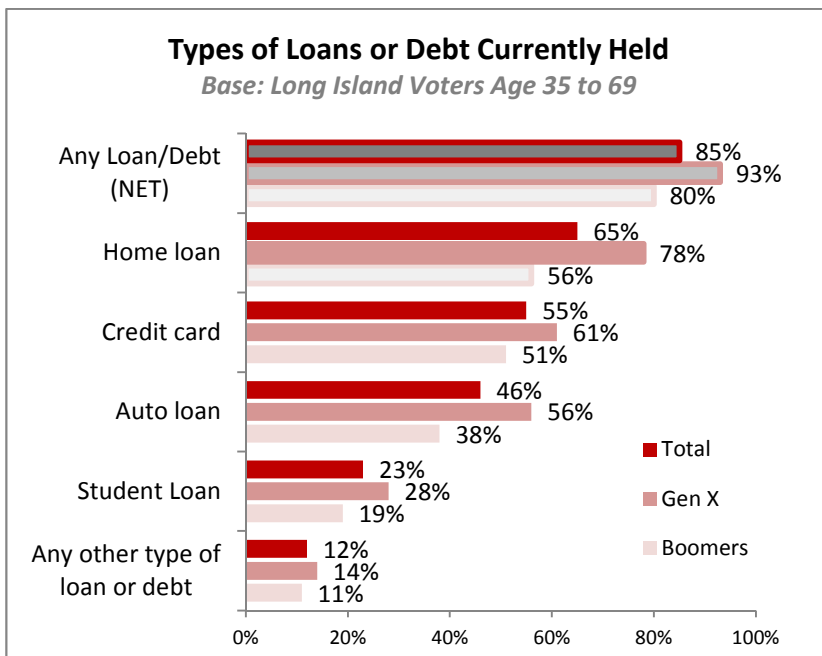
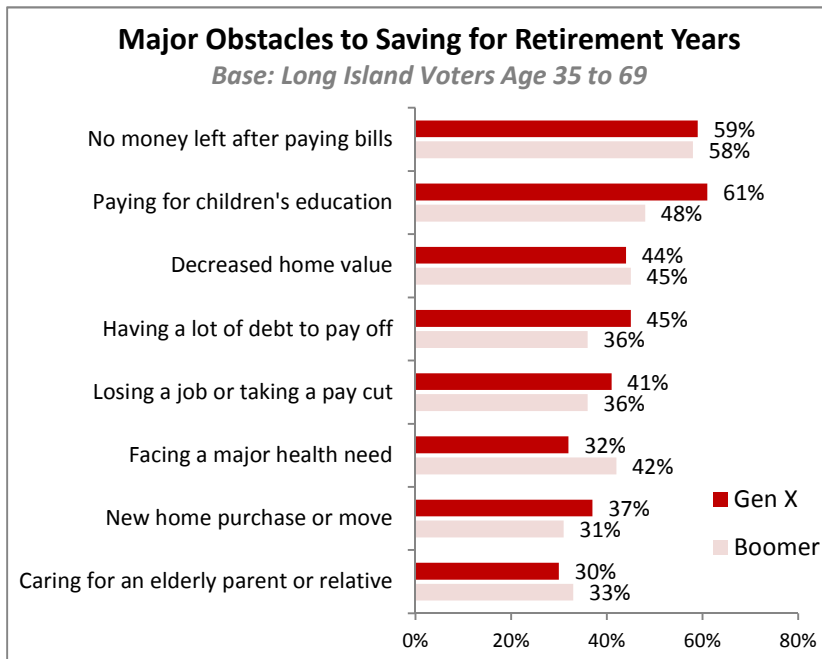
DEBT AND OTHER BARRIERS TO SAVING

There are many barriers to saving for retirement experienced by Gen X and Boomer voters on Long Island, including current bills, education, fallen home values, debt, decreased earnings, health and caregiving needs. In the combined generational cohorts, not having enough money left after paying bills is the most common reported obstacle to saving for retirement years, cited by 59% of Gen X and 58% of Boomers. For Gen X, paying for children’s education edges slightly ahead, affecting as many as 61%. Nearly half of Boomers (48%) say their children’s education is a factor preventing their retirement savings – fewer than Gen X but still a highly ranked savings obstacle for this cohort. For

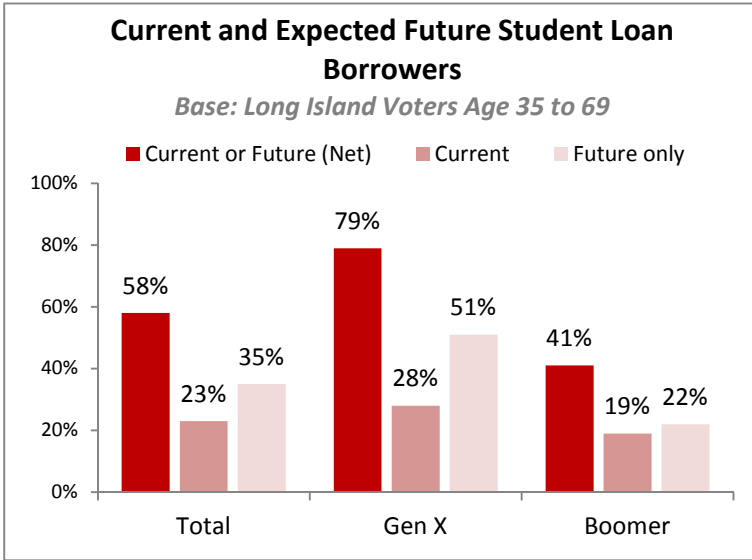
their part, Boomers (42%) are more likely than Gen X (32%) to cite facing a major health need as an obstacle to their retirement savings.

Decreased home values rank relatively high on Long Island for both generations (44% Gen X and 45% Boomer) suggesting that homes in this area are likely to be considered a savings investment and equity values experienced volatility since the Recession.

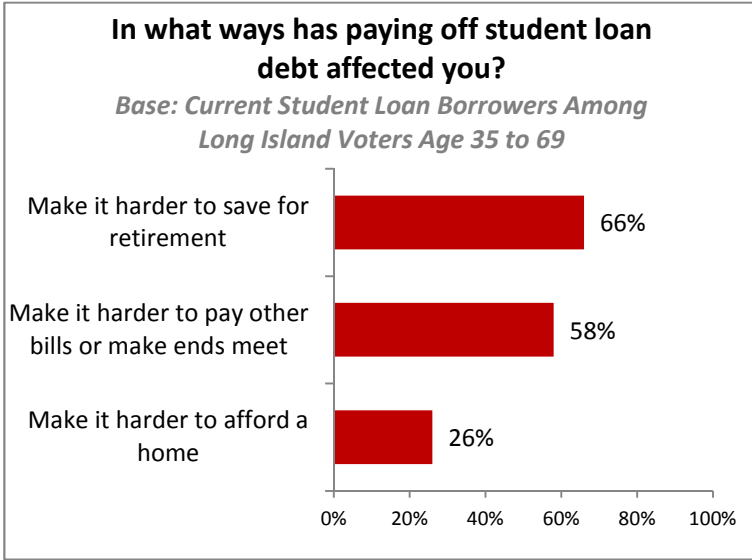
Debt impacts the ability to save for 45% of Gen X and 36% of Boomer voters on Long Island. In its ongoing Retirement Confidence Survey, the Employee Benefit Research Institute (EBRI) has consistently found the level of debt among workers negatively impacts retirement confidence.¹⁰ The vast majority of Long Island Gen X and Boomer aged voters (85%) have some form of consumer debt. Gen X is more likely than Boomers to carry all types of debt, including home (78%), credit cards (61%), auto (56%) and student loans (28%).



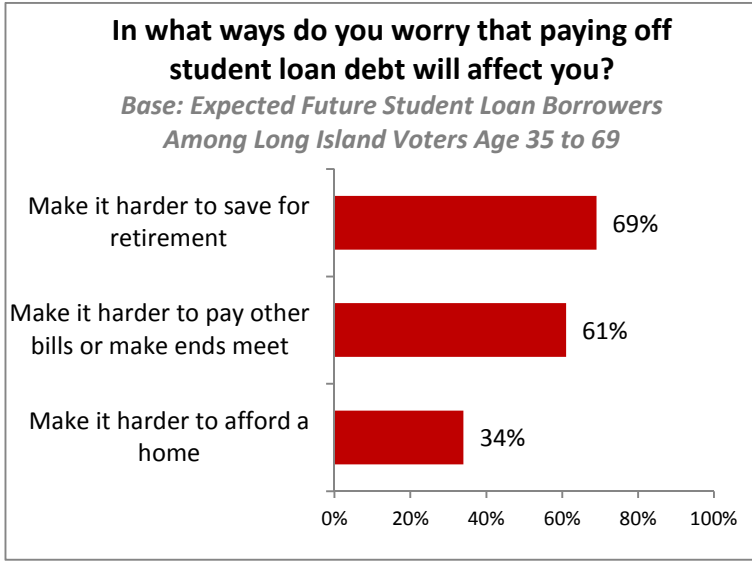
¹⁰ 2015 Retirement Confidence Survey, Employee Benefit Research Institute. <http://www.ebri.org/surveys/rcs/2015/>



With regard to student loans specifically, over one-fourth (28%) of Gen X voters currently carry student loan debt and even more (51%) expect to acquire student loans in the future. In total, student loan debt will affect as many as 79% of Gen X voters on Long Island. Among Boomers, levels are relatively lower yet four in ten (41%) are either current or future expected student loan borrowers.

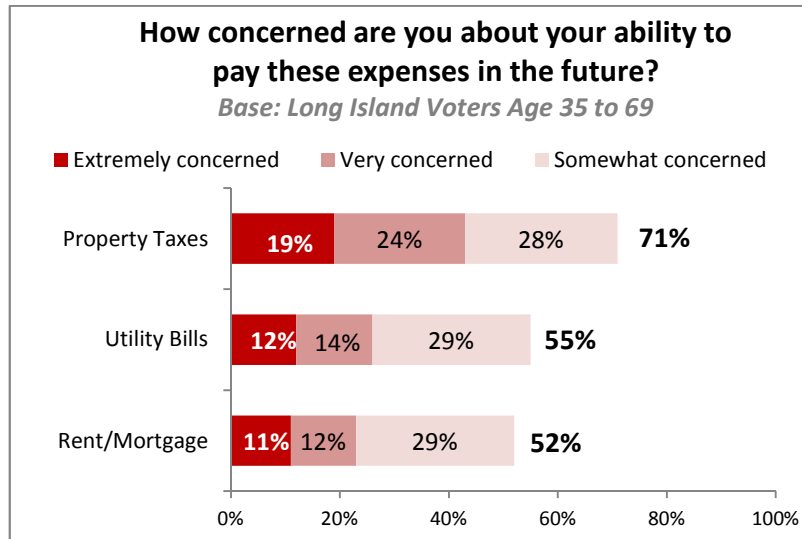


Borrowers of student loans seem to incur the debt at the expense of their future retirement security. Two-thirds of current student loan borrowers say paying off student loans has made it harder to save for retirement and an equal share of future loan borrowers expect the same. A large portion also acknowledges the negative impact on making ends meet – about six in ten current and future borrowers. Affording a home is affected for one-fourth (26%) of current borrowers and one-third (34%) of future student loan borrowers expect it to make home ownership harder.

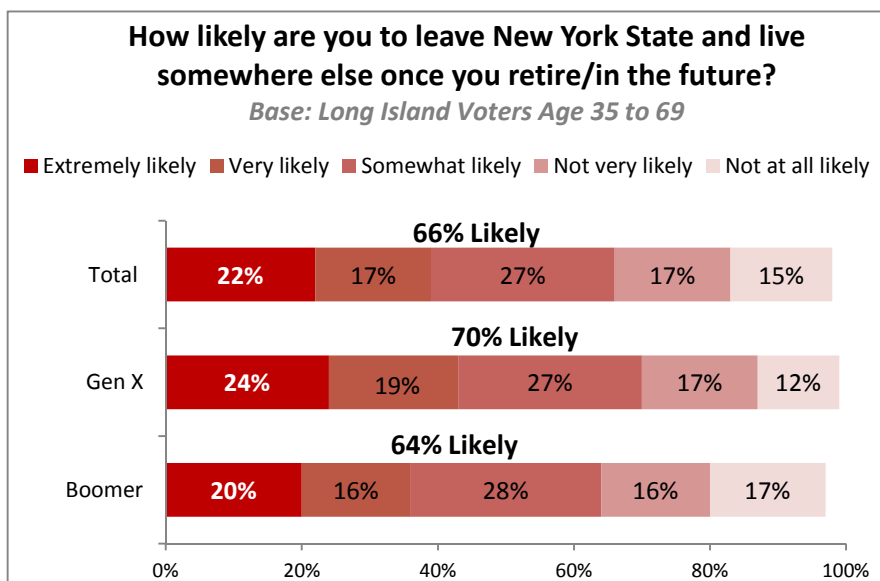


NEW YORK AFFORDABILITY

As discussed above, having enough money left after paying bills is the most commonly cited obstacle to saving for retirement among Long Island Gen X and Boomer voters. Housing expenses in particular are a concern for many: 71% are at least somewhat concerned about their ability to afford property taxes into the future. More than half are concerned about home energy costs (55%) or being able to pay their rent or mortgage in the coming years (52%).



Two-thirds (66%) of Long Island voters age 35 to 69 say they are at least somewhat likely to leave New York once they retire or in the future. Consistently across New York State and including Long Island, Gen X indicates a stronger intent to leave post retirement than Boomers. On Long Island, 70% of Gen X voters report at least some likelihood to leave the State and 43% can scarcely see themselves staying, saying they are extremely or very likely to leave. Among Long Island's Boomer voters, almost two-thirds (64%) are likely to leave.



SUPPORT FOR A STATE-FACILITATED RETIREMENT SAVINGS OPTION

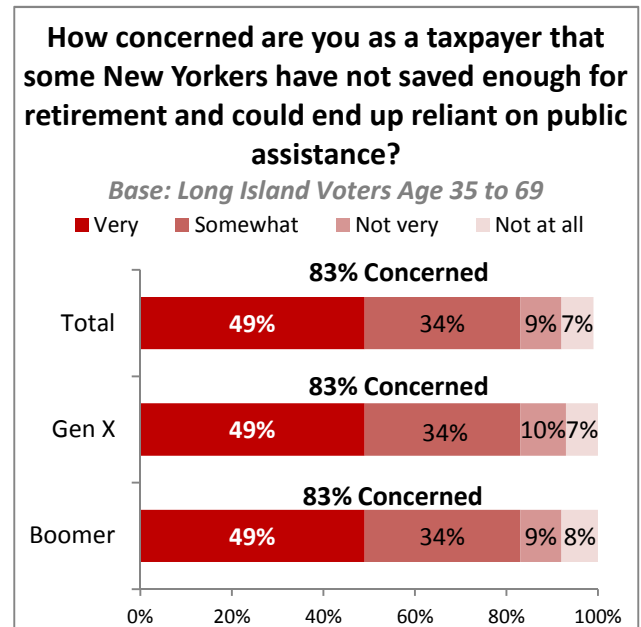
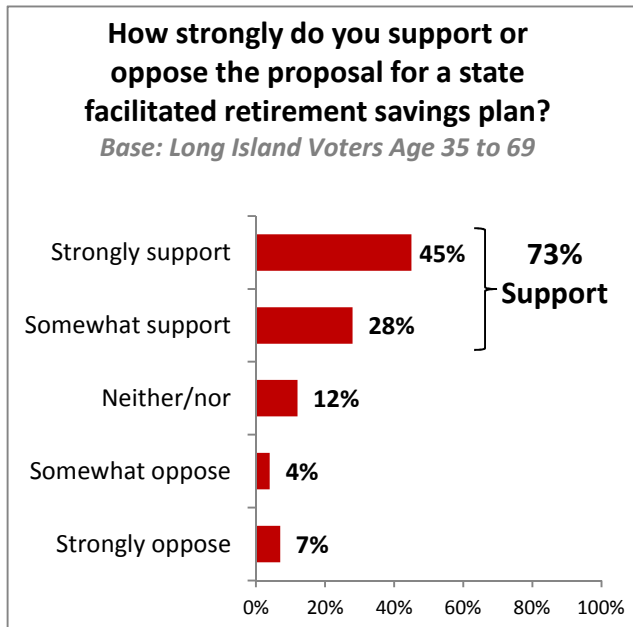
PROPOSED STATE-FACILITATED RETIREMENT SAVINGS OPTION FOR WORKERS

One way to help more New Yorkers save would be for the state to set up a retirement savings plan, similar to a 529 college savings plan, where workers can contribute to a private retirement account that is professionally managed. Workers can choose whether or not to participate, and the account would be portable from job to job. The plan would have low fees and not cost taxpayer dollars.

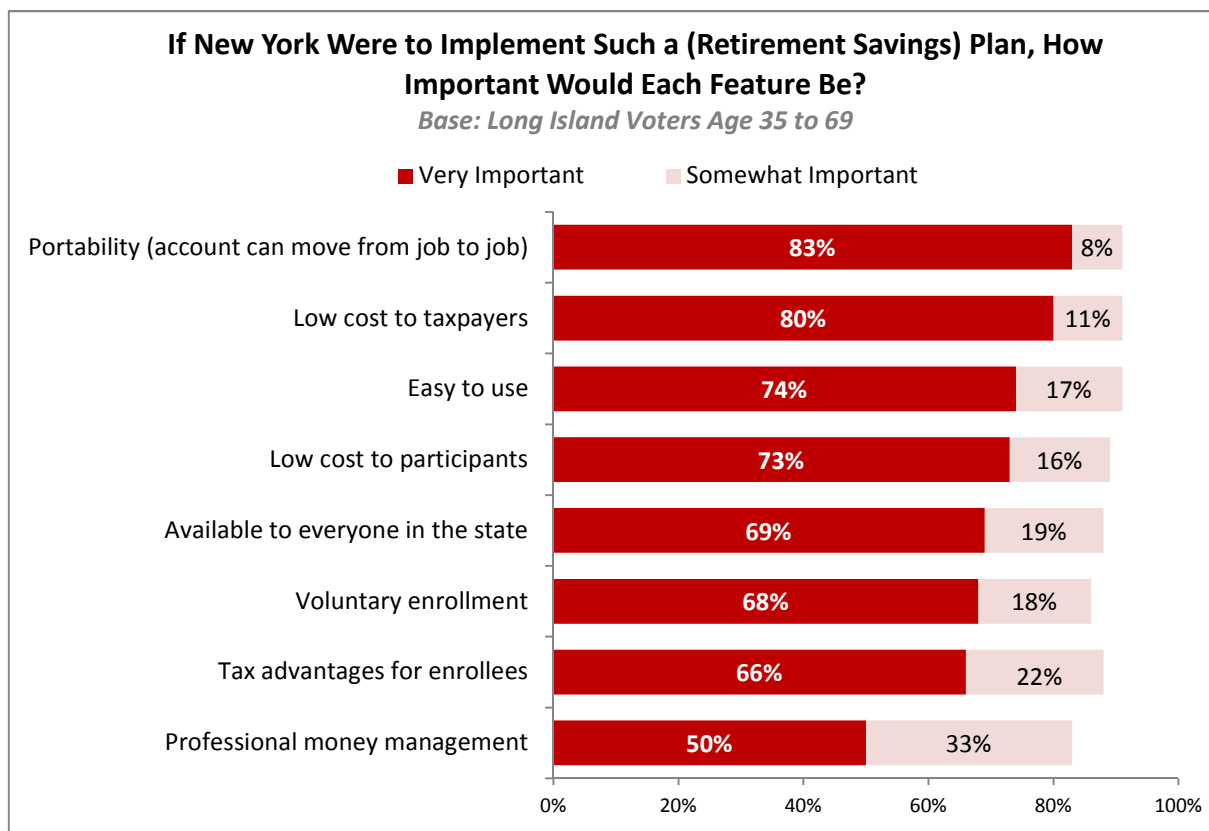
In order to help close the gap in access to retirement savings plans, 73% of Long Island voters age 35 to 69 support a state-facilitated retirement savings option for New York State, with four in ten (45%) strongly in support. All sub-groups of voters consistently support a state-facilitated plan, including each generation, workers without current access to a plan at work and small business owners or employees.

Almost eight in ten (78%) Long Island voters age 35 to 69 also agree that New York State elected officials should support creating a state-facilitated retirement savings plan so more workers have an opportunity to save for retirement, with 46% agreeing strongly that

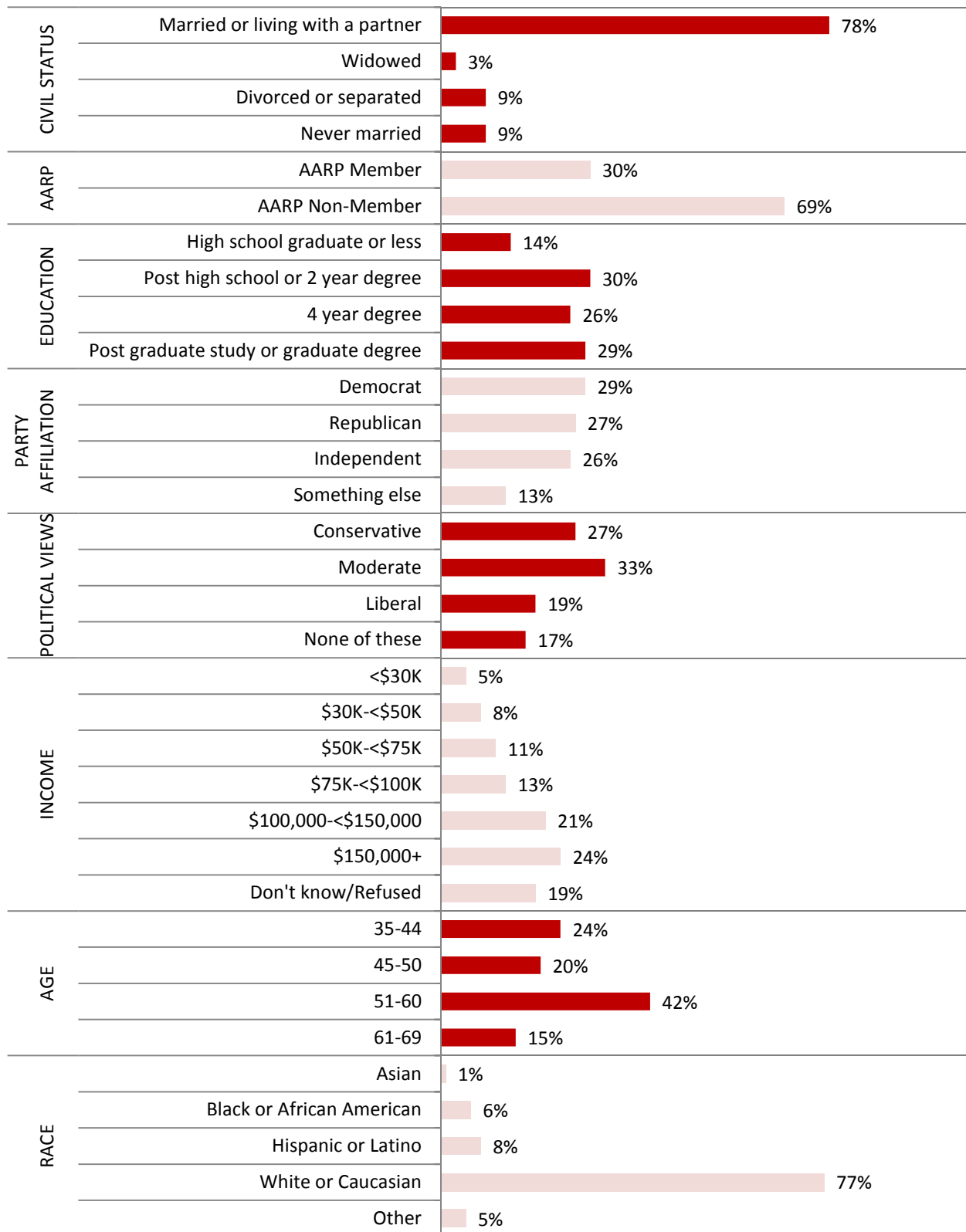
this should be a concern of elected officials. A large majority (83%) of Long Island Gen X and Boomer voters is also concerned that New Yorkers who have not saved enough for retirement will have to rely on public aid.



When asked about potential features in a state-facilitated savings option for retirement, survey respondents ranked portability most important – a distinctive feature that would allow the retirement account to automatically follow workers from job to job thereby simplifying participation and eliminating the need to roll over funds. Eight in ten Gen X and Boomer voters surveyed (83%) believe it is *very* important that account funds should be portable so that the money travels with the owner. Eighty percent (80%) also say low cost to taxpayers is very important. About three-fourths say it is very important that a state-facilitated plan is easy to use (74%); and pose a low cost to participants (73%). Almost seven in ten would require it to be available to everyone in the state (69%); and have voluntary enrollment (68%). Two-thirds believe it is important that enrollees realize tax advantages (66%) and half say it is important that the plan is professionally managed (50%).



DEMOGRAPHIC PROFILE OF RESPONDENTS



	Gen X	Boomers
Gender		
Male	46%	47%
Female	54%	53%
Civil Status		
Married or living with a partner	82%	75%
Widowed	0%	5%
Divorced or separated	7%	11%
Never married	9%	8%
Membership		
AARP	8%	47%
AARP Non-Member	91%	52%
Education		
High school graduate or less	11%	17%
Post high school or 2 year degree	28%	32%
4 year degree	27%	26%
Post graduate or graduate degree	34%	24%
Party Affiliation		
Democrat	29%	28%
Republican	28%	26%
Independent	25%	27%
Something else	13%	13%
Political Views		
Conservative	23%	30%
Moderate	37%	30%
Liberal	20%	19%
None of these	18%	17%
Income		
<\$30K	4%	6%
\$30K-<\$50K	5%	9%
\$50K-<\$75K	8%	13%
\$75K-<\$100K	14%	12%
\$100,000-<\$150,000	26%	17%
\$150,000+	27%	21%
Don't know/Refused	16%	22%
Race/Ethnicity		
Asian	1%	1%
Black or African American	6%	6%
Hispanic or Latino	11%	6%
White or Caucasian	75%	79%
Mixed/some other race	6%	5%

METHODOLOGY

This report is based on data collected through a telephone survey of registered voters in the state of New York age 35 to 69, with oversamples in seven targeted geographies, including Long Island Counties of Suffolk and Nassau, and among multicultural voters in New York City. Survey results discussed in this report are limited to the sample of voters on Long Island.

Interviews were conducted by Precision Opinion from February 26th to May 17th, 2015. Respondents were sampled from a registered voter list provided by L2 then screened to confirm their age, registered voter status and state of residence. Out of a statewide representative sample of qualified New York voters, 3% were from Long Island. Additional interviews were completed to bring the total Long Island voter sample up to 800. The Long Island oversample was split into two strata by age (Gen X and Boomer) and targets were set in order to achieve 400 interviews in each of these age cohorts. The sample was weighted by gender within age group in order to maintain the proper representation of males and females. The total combined sample was also weighted by age.

The margin of sampling error for the total Long Island sample of 800 is +/-3.5%. The margin of sampling error for the Gen X and Boomer samples of 400 each is +/-5.0%.

Additional details on the survey execution, sample design and data weighting are in the full methodology statement which can be found together with a fully annotated questionnaire and more information about this survey including additional reports at www.aarp.org/nygenxandboomers.



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