

2015 Oregon Small Business Owner Work and Save Survey

Report Prepared by
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SECURING TOMORROW: OREGON SMALL BUSINESS OWNERS AND RETIREMENT SAVINGS PLANS



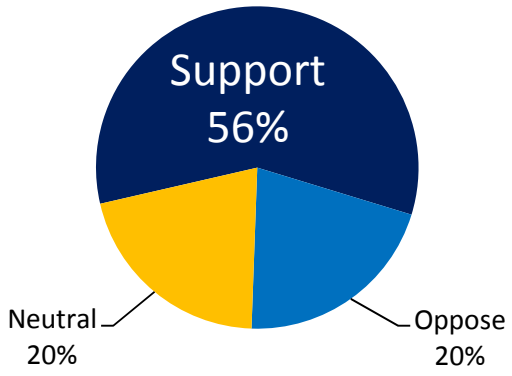
Survey findings show many Oregon small business owners and decision makers (those with 1-100 employees) see the value in saving for retirement- three in four have a personal retirement savings plan- but many face challenges to providing a retirement savings plan to their employees. Three in five do not provide a workplace retirement savings plan. Cost is cited as the top reason small business owners do not provide a retirement plan.

Most business owners agree that saving through work is important. Over half support an Oregon retirement savings plan that would help Oregonians build their own private retirement savings, and two in three agree that Oregon should do more to encourage residents to save for retirement.

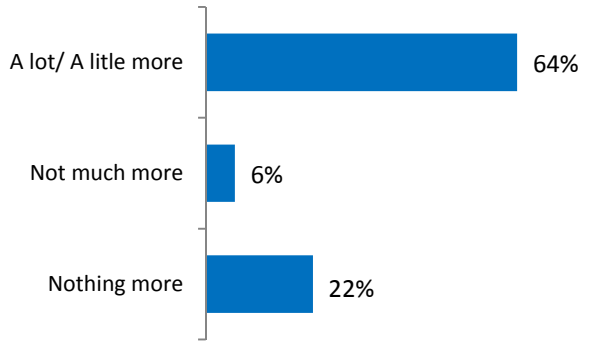
SUPPORT FOR OREGON RETIREMENT SAVINGS PLAN

Over half of all small business owners support an Oregon retirement savings plan and agree that Oregon should do more to encourage residents to save for retirement

Support or Oppose a Oregon Retirement Savings Plan

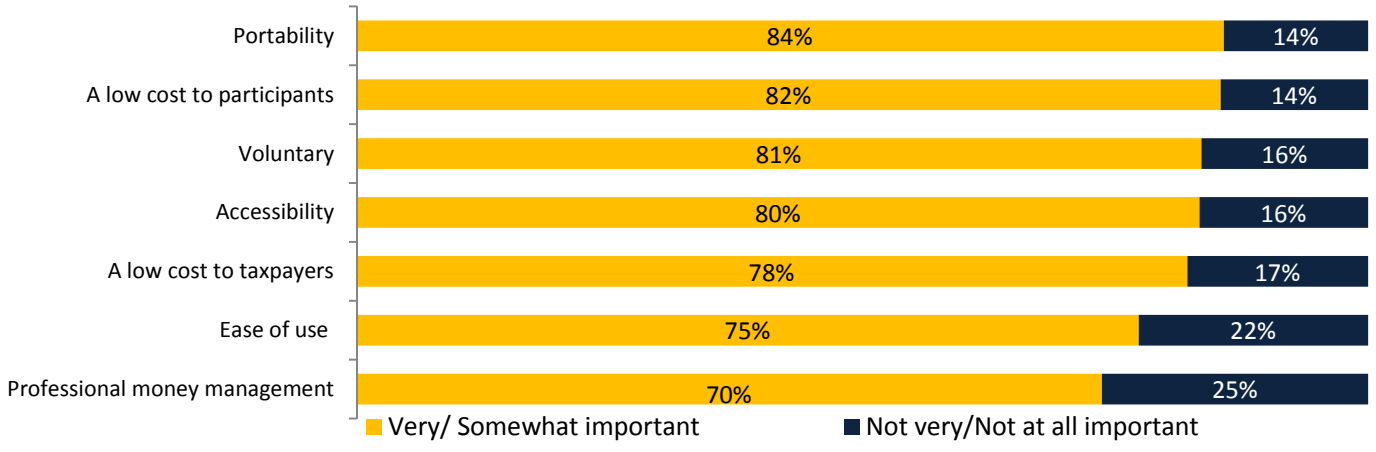


Oregon Should Encourage Residents to Save for Retirement



IMPORTANT RETIREMENT SAVINGS PLAN FEATURES

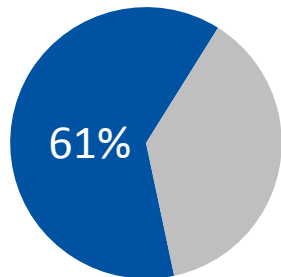
Oregon business owners favor voluntary, low cost plans that follow employees from job to job



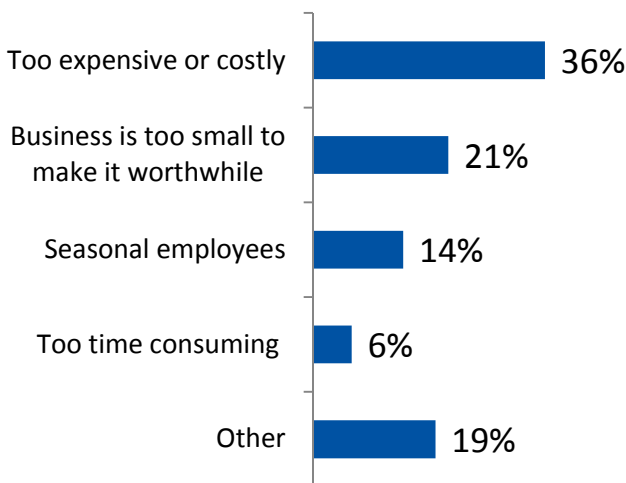
DO NOT OFFER RETIREMENT SAVINGS PLAN

3 in 5 small businesses do not offer a retirement savings plan

Main Reason for Not Offering a Retirement Savings Plan
Among Small Businesses That Do Not Offer a Plan



Do not offer retirement savings plan

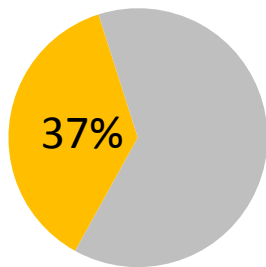


43%
of those who do not offer a workplace savings plan for retirement would take advantage of a state plan if offered

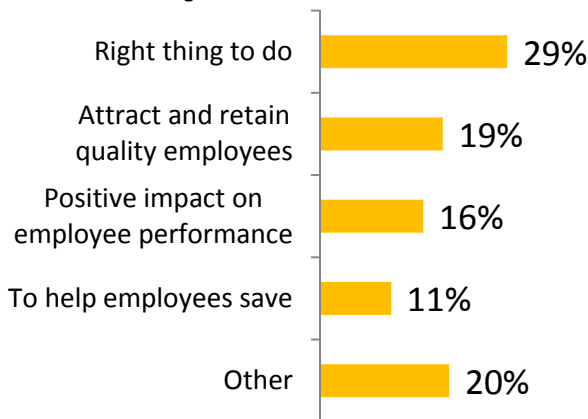
OFFER RETIREMENT SAVINGS PLAN

1 in 3 offer a retirement savings plan because it benefits the business and the employees

Main Reason for Offering a Retirement Savings Plan
Among Small Businesses That Offer a Plan



Offer retirement savings plan



57%
of those who offer a workplace retirement savings plan offer a 401k or 403b

Demographics n=452 small businesses with 1-100 employees

Business Size: 1-4 employees: 51%, 5-10: 23%, 11-100: 26%

Business Type: For Profit: 86%, Non-Profit: 14%

Business Tenure: 0-14 years: 33%, 15-29 years: 31%, 30+ years: 36%

Age: 18-49: 35%, 50-64: 38%, 65+: 23%

Gender: Male: 44%, Female: 56%

Have a retirement plan for themselves: Yes: 76%, No: 23%

2014 Revenue: Less than \$50,000: 18%, \$50-\$500,000: 48%, \$500,000+ : 21%

Ideology: Conservative: 41%, Moderate: 24%, Liberal: 25%

Political Party: Democrat: 25%, Republican: 32%, Something else: 38%

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Methodology

The 2015 Oregon Small Business Owner Financial Security Survey was conducted as a telephone survey among business owners with 1-100 employees. The survey examined opinions and experiences related to retirement savings issues. The survey was 11 minutes in length. Business owners received \$5 compensation for completing the survey. A total of 452 interviews were conducted by the American Institute of Consumer Students from March 8th to March 31st, 2015. The data was not weighted.

Full survey annotation available at <http://www.aarp.org/OregonWorkandSave>

2015 Oregon Small Business Owner Work and Save Survey

(n=452 non-franchise small business owners or decision makers with 1-100 employees)

SCREENER

INTRO: Hello, My name is ____ with the American Institute of Consumer Studies. May I please speak with (INSERT NAME FROM SAMPLE).

IF NAME ON LIST NOT AVAILABLE: Is there another business owner or person in charge of employee benefits that I can speak with?

We are conducting a survey of business leaders regarding retirement. This is a not a sales call. As a leader in the community your opinions are very important. In appreciation of your time, we will mail you a check for \$5 if you qualify and complete the survey. This survey will take about 11 minutes.

(RE-INTRODUCE SURVEY AS NECESSARY)

****Programmer note: Code county based on FIPS code in sample file, do not ask S1.****

S1. County:

%	N=452		
1	Baker	1	Lake
3	Benton	10	Lane
8	Clackamas	1	Lincoln
1	Clatsop	3	Linn
2	Columbia	1	Malheur
2	Coos	7	Marion
1	Crook	<.5%	Morrow
1	Curry	19	Multnomah
4	Deschutes	3	Polk
3	Douglas	-	Sherman
<.5%	Gilliam	1	Tillamook
1	Grant	2	Umatilla
1	Harney	<.5%	Union
<.5%	Hood River	<.5%	Wallowa
6	Jackson	1	Wasco
<.5%	Jefferson	8	Washington
3	Josephine	<.5%	Wheeler
2	Klamath	2	Yamhill

S2. Record gender: (DO NOT READ - SELECT ONE ANSWER)

%	n=452
44	Male
56	Female

S3. First of all, are you the owner of a small business, are you not the owner, but the person who makes decisions about employee benefits, or are you neither? (DO NOT READ CHOICES - SELECT ONE ANSWER)

%	n=452
64	Owner
36	Decision maker about employee benefits (NOT OWNER)
-	Neither

****Programmer note: If S3=1-2, skip to S3b.****

S3a. May I please speak with the owner or decision maker about employee benefits?

%	n=452
100	Yes (TRANSFER TO PERSON)
-	Not available (SET UP CALLBACK)
-	No (TERMINATE)

****Programmer note: If S3a=1, return to INTRO. If S3a=2, SEND TO CALLBACK. If S3a=3, TERMINATE.****

S3b. In what state is your business located?

%	n=452
100	Oregon
-	Other (TERMINATE)
-	Don't know/Not sure (TERMINATE)
-	Refused (TERMINATE)

****Programmer note: If S3b=2, 8, or 9, TERMINATE.****

****Programmer note: Insert list of counties in S4.****

S4. In what county was your company incorporated?

%	N=452		
1	Baker	1	Lake
2	Benton	9	Lane
7	Clackamas	2	Lincoln
1	Clatsop	4	Linn
2	Columbia	1	Malheur
2	Coos	7	Marion
1	Crook	<.5%	Morrow
1	Curry	19	Multnomah
5	Deschutes	3	Polk
2	Douglas	-	Sherman
<.5%	Gilliam	1	Tillamook
1	Grant	2	Umatilla
1	Harney	<.5%	Union
<.5%	Hood River	1	Wallowa
5	Jackson	71	Wasco
<.5%	Jefferson	8	Washington
3	Josephine	<.5%	Wheeler
1	Klamath	2	Yamhill

****Programmer note: Randomize question wording “local business” and “franchise”.****

S5. And is that a local business or a franchise? (DO NOT READ CHOICES- SELECT ONE ANSWER)

%	n=452
100	Local business
-	Franchise (TERMINATE)
-	Don't know/Not sure (TERMINATE)
-	Refused (TERMINATE)

Interviewer: If necessary” A franchise is when a company grants an individual or group permission to carry out specific commercial activities on its behalf. For example, many McDonald’s locations are independently owned franchises.”

****Programmer note: If S5=2, 8 or 9, TERMINATE.****

S6. Not including yourself, approximately how many people does your company employ?

%	n=452
18	Local business
33	Franchise (TERMINATE)
23	Don't know/Not sure (TERMINATE)
26	Refused (TERMINATE)
-	Don't know/No answer

MEAN = 5.6

****Programmer note: Allow up to 5-digit number. If S6<1 or >100, TERMINATE.****

S7. What type of business or industry characterizes your company? (DO NOT READ CHOICES - SELECT ONE ANSWER)

%	n=452
7	Agriculture, Forestry, Fishing
2	Arts, Entertainment, Recreation
3	Communications, Telecommunications
10	Construction
3	Educational services including schools
4	Finance, Insurance
-	Government (TERMINATE)
6	Healthcare, Pharmaceutical
4	Hotel, Lodging, Restaurant
1	Leasing & Rental
9	Manufacturing
6	Non-profit
4	Real Estate
11	Retail
20	Services, for example, business, legal, engineering, accounting
4	Transportation, Warehousing
2	Utilities; for example, electric power, gas, water
3	Wholesale Trade
2	Other (specify) _____
-	Don't know/No answer (TERMINATE)
-	Refused (TERMINATE)

****Programmer note: If S7=07, 98, or 99 TERMINATE.****

SBO Work and Save Questions

1SBO. How concerned are you that [IF S6=1, "YOUR EMPLOYEE"] [IF S6=2+, "YOUR EMPLOYEES"] will not have enough money to cover their living expenses when they retire? Are you very concerned, somewhat concerned, not very concerned or not concerned at all? (DO NOT READ CHOICES- SELECT ONE ANSWER)

%	n=452
22	Very concerned
35	Somewhat concerned
15	Not very concerned
24	Not concerned at all
4	Don't know/No sure
1	Refused

2SBO. In your opinion, do you think OREGON should do a lot more, some more, a little more or nothing more to encourage its residents to save for retirement? (DO NOT READ CHOICES - SELECT ONE ANSWER)

%	n=452
32	A lot more
32	A little more
6	Not much more
22	Nothing more
7	Don't know/Not sure
1	Refused

3SBO. Do you have a retirement savings plan for yourself? (DO NOT READ CHOICES - SELECT ONE ANSWER)

%	n=452
76	Yes
23	No
<.5%	Don't know/not sure (DO NOT READ)
1	Refused (DO NOT READ)

****Programmer Note: If Q3SBO=2, 8 or 9, skip to Q5SBO.****

****Programmer note: Randomize retirement plans, but always have “g” last. Show intro wording for first plan only.****

4SBO. What type of retirement savings plans do you have?

Do you have [INSERT ITEM] (SELECT ONE ANSWER)

a. A 401k or 403b

%	n=345
44	Yes
53	No
3	Don't know/not sure (DO NOT READ)
<.5%	Refused (DO NOT READ)

b. An IRA or Roth IRA

%	n=345
64	Yes
33	No
2	Don't know/not sure (DO NOT READ)
1	Refused (DO NOT READ)

c. A simplified employee pension plan

%	n=345
21	Yes
75	No
3	Don't know/not sure (DO NOT READ)
1	Refused (DO NOT READ)

d. Stocks or mutual funds

%	n=345
56	Yes
43	No
1	Don't know/not sure (DO NOT READ)
<.5	Refused (DO NOT READ)

e. A pension plan from a former employer

%	n=345
19	Yes
81	No
-	Don't know/not sure (DO NOT READ)
<.5	Refused (DO NOT READ)

f. A personal savings account

%	n=345
86	Yes
13	No
-	Don't know/not sure (DO NOT READ)
1	Refused (DO NOT READ)

g. Any other type of retirement savings plan

%	n=345
4	Yes
96	No
-	Don't know/not sure (DO NOT READ)
1	Refused (DO NOT READ)

h. Investments

%	n=345
2	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

i. Real Estate/Investment Properties

%	n=345
6	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

j. Social Security

%	n=345
2	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

k. PERS plan (Public Employees' Retirement System Plan)

%	n=345
1	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

l. Annuity

%	n=345
1	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

m. Insurance/Life Insurance

%	n=345
1	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

n. Spouse's retirement plans/accounts

%	n=345
1	Yes
-	No
-	Don't know/not sure (DO NOT READ)
-	Refused (DO NOT READ)

5SBO. Do you offer your employees a retirement savings plan? (SELECT ONE ANSWER)

%	n=452
37	Yes
61	No
1	Don't know/not sure (DO NOT READ)
<1%	Refused (DO NOT READ)

****Programmer note: If Q5SBO=1, skip to Q8SBO. If Q5SBO=2, ask Q6SBO and Q7SBO, then skip to Q1STATESBO. If Q5SBO=8 or 9, skip to Q1STATESBO. Flag "don't know/not sure" (8) responses for further review.****

6SBO. What is the one main reason your company does not offer a retirement savings plan to employees? (DO NOT READ LIST - SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: "Of those reasons, which is the biggest reason?"

%	n=276
30	Too expensive
1	Time consuming / don't have time to administer
4	Don't have the human resource capacity / staff to administer
7	Business is too new
-	Concerned about choosing a provider
3	Employees have said they would not participate
1	Don't want to make a long-term commitment
3	Not worth it
15	Not enough employees to make it worthwhile
1	I offer health care instead
12	Most of my employees are part-time / short-term / low pay
3	Family owned/run (by myself, with spouse, etc.)
2	We are too small in size/small business
2	Don't make enough money/income
2	We are a non-profit business
1	Employees ages/varied ages/are very young/18-20 years of age
1	They have their own/it's their responsibility/on spouses plan
1	We have no employees
1	Not needed/don't want it
1	Based on budget/cash flow/profits
<.5%	Employee turnover
4	Other (specify) _____
3	Don't know/Not sure
1	Refused

7SBO. What would be the most compelling reason for your company to begin offering a retirement savings plan to employees? (DO NOT READ CHOICES - SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: "Of those reasons, which is the biggest reason?"

%	n=276
10	Attract and retain quality employees
6	Have a positive impact on employee attitude and performance
7	Because it is the right thing to do
10	Tax advantages
19	There isn't one/nothing
6	If we grew/became larger as a company/added new employees
9	If we had more profit/made more money/had the money to do it/economic stability
3	If it was more affordable/didn't cost so much
1	If I was the first one to have it
1	If free/if someone else was paying for it
1	To help/enable employee to save for retirement/have a secure retirement
2	If employees became full time rather than part time
2	The economy/if the economy improved
1	Financial/income/economic reasons
2	If employees were interested/drove it/requested it/wanted it
1	If the market drove it/required it/our competition did it
5	Other (specify) _____
13	Don't know/Not sure
1	Refused

****Programmer note: After answering Q7SBO, skip to Q1STATESBO.****

8SBO. What type of retirement savings plan does your company offer employees? (DO NOT READ LIST - SELECT ALL THAT APPLY - PROBE: WHAT ELSE?)

%	n=168
57	401k or 403b
20	IRA or Roth IRA
15	Simplified employee pension plan
1	Stocks or mutual funds
1	Real Estate/Investment Properties
2	Personal plan
1	Defined benefits
1	Other
2	Don't know/Not sure
1	Refused

9SBO. What is the one main reason your company offers a retirement savings plan to employees? (DO NOT READ CHOICES – SELECT ONE ANSWER)

IF MORE THAN ONE REASON GIVEN: “Of those reasons, which is the biggest reason?”

%	n=168
18	Attract and retain quality employees
16	Have a positive impact on employee attitude and performance
29	Because it is the right thing to do
4	Tax advantages
4	I can't afford to offer health insurance so I offer a retirement plan
4	Benefits/part of employee benefit package
9	So they can save for their future/their retirement/have retirement security/encourages them to save
1	Easy to do it/easier
1	It's part of their Union package/contract
2	Needed/we both need to have it (owners and employees)
1	Good for business/good idea to have it
2	To help them/to make them feel safe/secure/looked after
4	Other
7	Don't know/Not sure
1	Refused

OREGON SPECIFIC SBO Work and Save Questions

****Programmer note: Randomize items. Show question intro for first item only.****

1STATESBO. I'm going to read a list of possible features of a retirement savings plan. Please tell me how important each one is to you as an employer.

The (first/next) feature is **(INSERT ITEM)**.

Is this very important, somewhat important, not very important or not important at all to you as an employer when considering a retirement savings plan? (SELECT ONE ANSWER)

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

%	n=452
64	Very important
20	Somewhat important
5	Not very important
9	Not at all important
2	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

b. A low cost to taxpayers

%	n=452
58	Very important
20	Somewhat important
6	Not very important
11	Not at all important
3	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

c. A low cost to participants

%	n=452
58	Very important
24	Somewhat important
4	Not very important
10	Not at all important
4	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

d. Professional money management

%	n=452
33	Very important
37	Somewhat important
11	Not very important
14	Not at all important
3	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

e. Accessibility, so it is open to all workers without a workplace retirement savings plan

%	n=452
48	Very important
32	Somewhat important
6	Not very important
10	Not at all important
3	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

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

%	n=452
52	Very important
23	Somewhat important
12	Not very important
10	Not at all important
2	Don't know/Not sure (DO NOT READ)
2	Refused (DO NOT READ)

g. Voluntary

%	n=452
54	Very important
27	Somewhat important
8	Not very important
8	Not at all important
2	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

h. Works like a 529 education savings plan

%	n=452
14	Very important
24	Somewhat important
18	Not very important
21	Not at all important
22	Don't know/Not sure (DO NOT READ)
2	Refused (DO NOT READ)

2STATESBO. Oregon is considering legislation that addresses the issue of retirement for private sector employees who do not have access to a retirement plan at work. The legislation would provide an opportunity for these individuals to voluntarily enroll in a retirement savings account and make contributions to their account through automatic payroll deductions. The program would be similar to the Oregon 529 College Savings Plan. It would be managed by a private sector financial institution. Oregon would oversee the program with no cost to taxpayers. The account will be portable so that participants can take their account with them if they switch employers.

How strongly do you support or oppose this legislation? Would you strongly support, somewhat support, neither support nor oppose, somewhat oppose or strongly oppose this legislation? (SELECT ON ANSWER)

%	n=452
28	Strongly support
28	Somewhat support
20	Neither support nor oppose
4	Somewhat oppose
16	Strongly oppose
3	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

****Programmer note: If Q2STATESBO=3-5, 8 or 9, skip to 11SBO. If Q2STATESBO=1-2, continue to Q10SBO.****

10SBO. Under what circumstances, if any, would you support a voluntary employee retirement account administered by the state of Oregon? (DO NOT READ CHOICES - SELECT UP TO THREE ANSWERS - PROBE "ANTYTHING ELSE...?")

%	n=93
65	Would not support a voluntary employee retirement account
1	If I as the employer had zero risk
1	If I were better informed on how the retirement account would operate
1	If I did not have to worry about administering the retirement plan
5	If I was confident that the retirement plan would be managed properly
1	If it was not administered/financially managed by the state
23	Other
3	Don't know/Not sure (DO NOT READ)
-	Refused (DO NOT READ)

11SBO. Whether or not you have a retirement savings plan now, how likely would you say you are to use a plan created by the Oregon legislation for yourself or your employees - very likely, somewhat likely, not too likely, or not at all likely? (SELECT ONE ANSWER)

%	n=452
5	Very likely
29	Somewhat likely
19	Not too likely
34	Not likely at all
2	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

12SBO. How interested would you be in joining an Oregon -wide coalition to support this new legislative initiative - extremely interested, very interested, somewhat interested, not very interested, or not interested at all? (SELECT ONE ANSWER)

13SBO.

%	n=452
1	Extremely interested
4	Very interested
20	Somewhat interested
24	Not very interested
50	Not interested at all
2	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

DEMOS

14SBO. I have just a couple more questions. How would you classify your company? Is it a for-profit business or a non-profit business? (SELECT ONE ANSWER)

%	n=452
86	For-profit business
14	Non- profit business
-	Other
22	Nothing more
<.5%	Don't know/Not sure (DO NOT READ)
<.5%	Refused (DO NOT READ)

15SBO. What is your age as of your last birthday? [IN YEARS] _____

****Programmer note: code responses into following age categories (do not show):**

%	n=452
4	18-29
13	30-39
18	40-49
24	50-59
14	60-64
23	65+
4	Refused

Flag anyone under 18.**

16SBO. Are you registered to vote in Oregon ? (SELECT ONE ANSWER)

%	n=452
93	Yes
6	No
<.5%	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

****Programmer note: Randomize Democrat, Republican, Independent wording (show "something else" last).****

17SBO. Do you consider yourself to be a(n) Democrat, Republican, Independent, or something else? (SELECT ONE ANSWER)

%	n=452
25	Democrat
32	Republican
24	Independent
14	Something else
2	Don't know/Not sure (DO NOT READ)
3	Refused (DO NOT READ)

18SBO. How would you characterize your political views - very conservative, somewhat conservative, moderate, somewhat liberal, very liberal, or none of the above? (SELECT ONE ANSWER)

%	n=452
15	Very conservative
26	Somewhat conservative
24	Moderate
17	Somewhat liberal
8	Very liberal
8	None of the above
1	Don't know/Not sure (DO NOT READ)
3	Refused (DO NOT READ)

****Programmer note: show one item per screen. Do not scramble.****

19SBO. Besides you, do you have any [INSERT ITEM] living in your household? (SELECT ONE ANSWER)

a. Children under 18

%	n=452
26	Yes
72	No
-	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

b. Children 18 or older, not including any away at college

%	n=452
18	Yes
81	No
-	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

c. Children away at college

%	n=452
11	Yes
88	No
<.5%	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

d. Parent or adult relative, not including a spouse

%	n=452
9	Yes
90	No
-	Don't know/Not sure (DO NOT READ)
1	Refused (DO NOT READ)

20SBO. Are you currently married, not married, but living with a partner, widowed, divorced or separated, or never married? (SELECT ONE ANSWER)

%	n=452
70	Married
11	Not married, but living with a partner
4	Widowed
7	Divorced/Separated
6	Never married
-	Don't know/Not sure (DO NOT READ)
2	Refused (DO NOT READ)

21SBO. And, how many years have you been in business in OREGON ?

Interviewer Instruction: If less than one year, enter as 0

%	n=452
33	0-14
31	15-29
36	30+
<.5%	Don't know/Not sure (Do not read)
-	Refused (Do not read)

22SBO. 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 business revenue in 2014. Was it...? (READ CHOICES BELOW - SELECT ONE ANSWER)

%	n=452
4	Less than \$0, it was negative
4	Less than \$10,000
10	\$10,000 to less than \$50,000
16	\$50,000 to less than \$100,000
16	\$100,000 to less than \$200,000
16	\$200,000 to less than \$500,000
6	\$500,000 to less than \$1 million
15	\$1 million or more
6	Don't know/Not sure (DO NOT READ)
9	Refused (DO NOT READ)

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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AARP Research

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