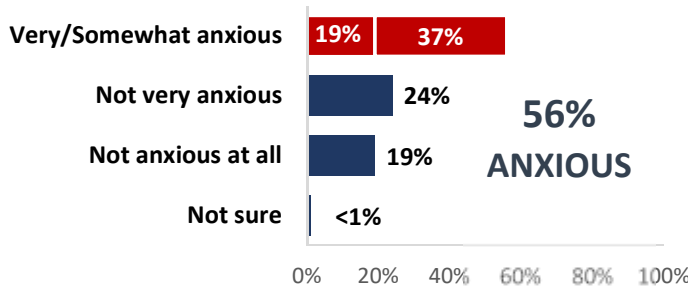
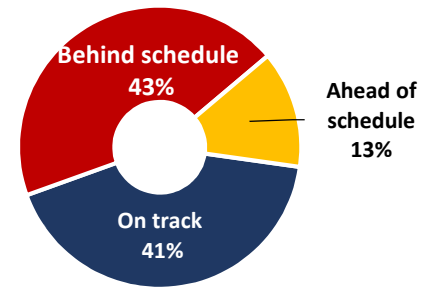


Registered voters in Kansas ages 25 to 64 do not feel financially prepared for retirement. Most (84%) registered voters ages 35 and older wish they had more money saved for retirement and one-third (33%) of younger voters do not think they will be able to save enough money for their retirement years. Over half of Kansas registered voters ages 25-64 feel anxious about having enough money to live comfortably through their retirement years and over two in five say they are behind schedule for planning and saving for retirement.

ANXIETY ABOUT HAVING ENOUGH MONEY FOR RETIREMENT
(n=613 RVs AGES 25-64 in KS)



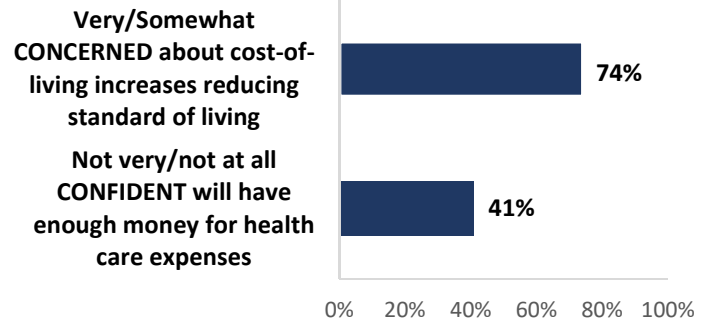
SELF-REPORTED ASSESSMENT OF SAVING FOR RETIREMENT
(n=613 RVs AGES 25-64 in KS)



KANSAS REGISTERED VOTERS CONCERNED ABOUT IMPACT OF EXPENSES ON RETIREMENT

Cost-of-living and health care expenses can make affording retirement a challenge for many workers. Indeed, most Kansas registered voters are concerned about cost-of-living increases reducing their standard of living (Very: 30%; Somewhat: 45%). In addition, almost half are not very (23%) or not at all (18%) confident they will have enough money to cover health care expenses in their retirement years. As taxpayers, most (76%) are concerned (Very: 38%; Somewhat: 39%) that some Kansas residents have not saved enough for retirement and could end up being forced to rely on public assistance programs.

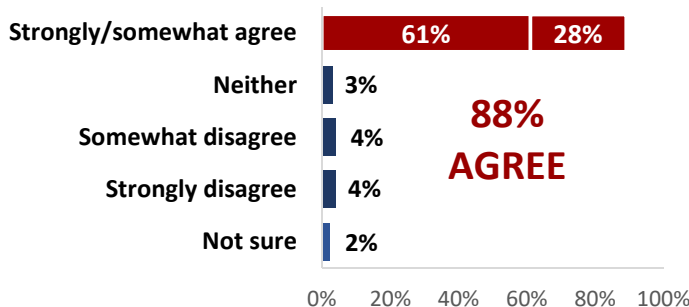
KANSAS REGISTERED VOTERS SEE COST-OF-LIVING AND HEALTH EXPENSES IMPACT THEIR SAVING FOR RETIREMENT
(n=613 RVs AGES 25-64 IN KS)



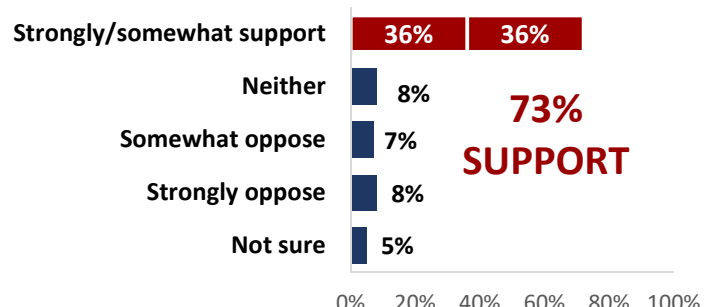
KANSAS VOTERS SUPPORT PUBLIC-PRIVATE STATE RETIREMENT SAVINGS OPTION

Most voters agree that elected officials should support legislation that would make it easier for small businesses to offer workers a way to save for retirement, with over one in three saying they strongly agree. And, support is evident for a public-private managed state retirement savings option – the majority of registered voters would support this type of program with nearly two in five (37%) saying they would strongly support it.

AGREE OR DISAGREE: ELECTED OFFICIALS SHOULD SUPPORT A KANSAS RETIREMENT SAVINGS OPTION
(n=613 RVs AGES 25-64 IN KS)



SUPPORT OR OPPOSE: PUBLIC-PRIVATE MANAGED KANSAS RETIREMENT SAVINGS OPTION
(n=600 RVs AGES 25-64 IN KS)

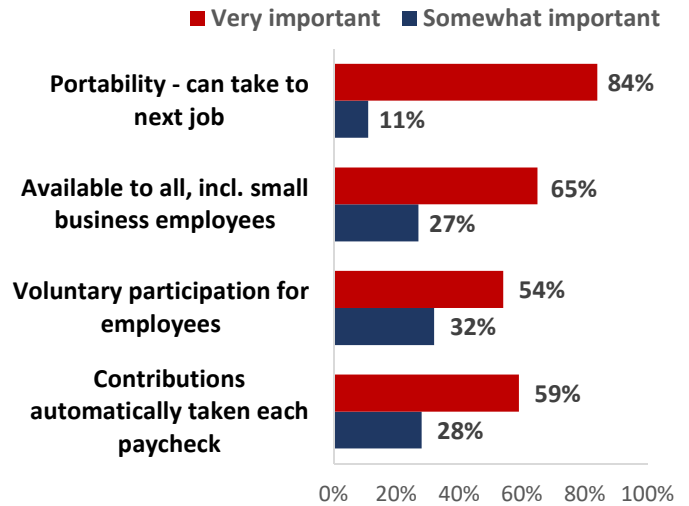


KEY WORKPLACE SAVINGS PROGRAM FEATURES IMPORTANT TO KANSAS VOTERS

Kansas registered voters understand that a sound state workplace savings program should include key features such as portability, small business employee access, voluntary participation, and automatic deduction.

Most registered voters say it is important to them that a retirement savings program be transferrable from one job to another, with over eight in ten saying this is a *very important* feature. Voters also think it is important that a retirement savings program will be available to all employees without a way to save for retirement at work, including small business employees – nearly two-thirds say this feature is *very important*. A retirement savings program that is voluntary, where participants are not required to contribute, is *very important* to over half of all registered voters, and automatic payroll deduction is *Very important* feature to three in six voters.

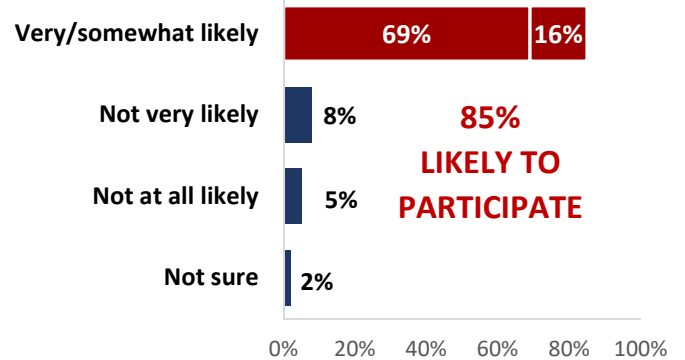
IMPORTANCE OF KEY FEATURES OF STATE WORKPLACE RETIREMENT SAVINGS PROGRAM
(n=613 RVs AGES 25-64 IN KS)



REGISTERED VOTERS BELIEVE IT IS VERY IMPORTANT TO SAVE FOR RETIREMENT WHILE WORKING

Data from this survey shows that nearly all (88%) Kansas registered voters believe it is *very important* to be able to save for retirement while working. Yet forty-two percent of Kansas’ private sector employees (about 423,000) work for an employer that does not offer a retirement plan.¹ Moreover, small businesses with fewer than 100 employees are less likely to offer a retirement savings plan than larger businesses. Over one in ten (13%) registered voters in this survey say their employer does not offer a retirement savings plan and the majority of them would be likely to take advantage of a way to save for retirement at work if offered.

LIKELIHOOD OF TAKING ADVANTAGE OF WAY TO SAVE FOR RETIREMENT AT WORK IF EMPLOYER OFFERED
(n=81 RVs AGES 25-64 IN KS WITH **NO** ACCESS TO EMPLOYER PLAN)



DEMOGRAPHICS n=613 registered voters in Kansas Ages 25-64;

Age: 25-34: 24%.; 35-49: 35%; 50-64: 41%. Gender: Male: 48%, Female: 51%

Employment Status: Part-time: 13% (includes 4% self-employed), Full-time: 84% (includes 14% self-employed), Unemployed and Looking for work: 3%

Political Views: Liberal: 22%, Conservative: 43%, Moderate: 29%, Other/ Not sure: 4%

Race/Ethnicity: White or Caucasian: 88%, Black or African American: 5%, Hispanic/ Spanish origin: 7%

Income: Less than \$50,000: 27 %, \$50,000-less than \$100,000: 38%, \$100,000 or more: 31%

METHODOLOGY The AARP 2019 Kansas Retirement Security Study was a telephone study among 613 registered voters age 25-64 in Kansas on retirement savings issues. Interviews were conducted July 16 to July 28, 2019. The sample was drawn from a registered voter list. Half (302) of the interviews were conducted via landline phone and 311 were conducted via cell phone. The margin of error is +/- 4 percent. All data are weighted by age, gender, and race/ethnicity according to June 2019 Kansas voter database statistics. Data presented here reflect rounding from .5 and up to the nearest percent. For more information on this issue in Kansas, contact Ernest Kutzley at 785-221-2827 or ekutzley@aarp.org. For more information on the methodology, survey, or data contact Jennifer Sauer at 202-607-3795 or jsauer@aarp.org. View this summary at <http://aarp.org/KSRetirementSavings> and other AARP research at <http://aarp.org/research>.

¹ 2015 AARP, *Workplace Retirement Plans Will Help Workers Build Economic Security* David John and Gary Koenig AARP Public Policy Institute. <https://www.aarp.org/content/dam/aarp/ppi/2015-08/aarp-kansas-fact-sheet.pdf>

AARP KANSAS RETIREMENT SECURITY SURVEY

ANNOTATED QUESTIONNAIRE

Market: Kansas

Screening Criteria: 25-64, resident of Kansas, registered voter in Kansas, employed in private sector or unemployed and looking for work

12 minutes

50% cell phone sample

n=600

All data have been weighted by age, gender, and race/ethnicity according to June 2019 Kansas state voter database statistics.

Hello, this is _____ calling from _____, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are interested in your thoughts about retirement security issues in Kansas. Your views are important, and we would greatly appreciate your participation. Your confidential responses will be summarized and shared.

S1. **[ALL]** 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] _____ [AGE CODED]

%	n=613
0	Under 25 (TERMINATE)
24	25-34
35	35-49
16	50-55
25	56-64
0	65 or older (TERMINATE)
0	Refused (TERMINATE)

S2. **[ALL]** And just to confirm, are you a resident of Kansas?

%	n=613
100	Yes
0	No (TERMINATE)
0	Don't know/ refused (TERMINATE)

S3. **[ALL]** What is your 5-digit ZIP code? _____

S4. **[ALL]** And are you registered to vote in Kansas?

%	n=613
100	Yes
0	No (TERMINATE)
0	Don't know/ refused (TERMINATE)

S5. **[ALL]** To ensure it is recorded accurately, could you please state your gender?

%	n=613
48	Male
51	Female
<1	Other (specify)
<1	Refused

S6. **[ALL]** Which of the following best describes your current employment status? Are you...?

%	n=613
14	Self-employed full-time
4	Self-employed part-time
70	Employed full-time
9	Employed part-time
0	Retired and not working at all (TERMINATE)
3	Unemployed and looking for work (SKIP TO Q1)
0	Or are you not in the labor force for other reasons (TERMINATE)
0	Don't know (TERMINATE)
0	Refused (TERMINATE)

S7. **[IF S6=Employed full- or part-time]** Are you currently employed in a federal, state, or local government job?

%	n=613
0	Yes (TERMINATE)
100	No
0	Don't know (TERMINATE)
0	Refused (TERMINATE)

Q1. **[ALL]** 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...?

%	n=613
19	Very anxious
37	Somewhat anxious
24	Not very anxious
19	Not anxious at all
<1	Don't know
<1	Refused

Q2_A. **[IF AGES 25-34]** Given the amount of money you currently have saved, do you think you'll be able to save enough money for your retirement years?

%	n=147
49	Yes
33	No
17	Don't know
<1	Refused

Q2_B. **[IF AGES 35-64]** Given the amount of money you currently have saved, do you wish you had more money saved for your retirement years?

%	n=466
84	Yes
15	No
<1	Don't know
<1	Refused

Q3. **[ALL]** How confident are you that you will have enough money to take care of your healthcare expenses during your retirement years? These expenses include things such as co-payments, deductibles, out-of-pocket drug costs, expenses that Medicare doesn't cover, such as hearing aids and eyeglasses, and possibly nursing home or long-term care. Are you...?

%	n=613
17	Very confident
40	Somewhat confident
23	Not very confident
18	Not confident at all
1	Don't know
1	Refused

Q4. **[ALL]** How concerned are you that cost-of-living increases (over which you have no control) may reduce your standard of living during your retirement years? Are you...?

%	n=613
30	Very concerned
45	Somewhat concerned
15	Not very concerned
10	Not concerned at all
1	Don't know
<1	Refused

Q5. **[ALL]** How important is it for people to be able to save money for their retirement years while they are working?

%	n=613
88	Very important
11	Somewhat important
1	Not very important
<1	Not important at all
0	Don't know
<1	Refused

Q6. **[ALL]** When it comes to planning and saving for retirement, would you say that you are ahead of schedule, on track, or behind schedule?

%	n=613
13	Ahead of schedule
41	On track
43	Behind schedule
3	Don't know
<1	Refused

Q7. **[IF S6=Employed full- or part-time]** Which of the following ways to save for retirement does your current employer provide? Do they provide...?

%	n=483
13	A traditional pension plan or a defined benefit plan? [IF ASKED: "A defined benefit plan supplies retirees with a monthly income, typically based on a formula of salary and years of service. It is not a 401(k) plan."]
70	An IRA, 401(k) or 403(b) defined contribution plan? [IF ASKED: "A defined contribution plan allows you to make contributions from your salary to an individual account set up in your name."]
13	(IF NEITHER ABOVE = YES, CONFIRM:) Your employer does NOT offer a way to save for retirement.

2	Don't know
1	Refused

Q7_A. **[IF Q7=My employer does NOT offer a way to save for retirement, Don't know, or Refused]** If your employer offered a way to save for retirement at work, how likely would you be to take advantage of it?

%	n=81
69	Very likely
16	Somewhat likely
8	Not very likely
5	Not at all likely
2	Don't know
0	Refused

Q8. Are you making regular contributions to any of the following savings tools...?

n=613	Yes %	No %	Don't know %	Refused %
Q8_A. [IF Q7= An IRA, 401(k) or 403(b) defined contribution plan] A workplace retirement saving plan such as a 401(k) or 403(b) offered by your employer (n=374)	85	13	<1	1
Q8_B. [ALL] A personal retirement savings plan such as an IRA or thrift savings plan	47	52	<1	<1
Q8_C. [ALL] Something else to help you save for retirement	42	55	1	1

Q9. **[ALL]** How concerned are you as a taxpayer that some Kansas workers have not saved enough money for retirement and could end up being reliant on public assistance programs? Are you...?

%	n=613
38	Very concerned
39	Somewhat concerned
14	Not very concerned
7	Not concerned at all
2	Don't know
0	Refused

10. [ALL] Many small businesses do not offer workplace retirement savings plans. Would you think more (negatively or positively/positively or negatively) about Kansas small businesses that offered a retirement savings plan to their employees, or would this not make a difference to you?

%	n=613
64	I would think more positively about those businesses
5	I would think more negatively about those businesses
28	It wouldn't make a difference to me
4	Don't know
<1	Refused

Q11. [ALL] Many in Kansas, especially those who work for small businesses, do not have a way to save for retirement at work. One way to help more workers save would be for Kansas to set up a retirement savings program. The program offers retirement savings workers control, by allowing them to choose whether or not to participate, decide how much to contribute, and let them take their account with them if they change jobs. Workers save for retirement using automatically taken out of their regular paycheck before taxes are withheld. The program would be managed as a public-private partnership. Do you support or oppose this program? ...Is that strongly or somewhat?

%	n=613
36	Strongly support
36	Somewhat support
8	Neither support nor oppose
7	Somewhat oppose
8	Strongly oppose
5	Don't know
0	Refused

Q12. Now I'm going to read a list of some features of a proposed Kansas retirement savings program, and I'd like you to tell me how important each one would be to you. After I finish reading each statement, tell me if that feature is very important to you, somewhat important, not very important, or not at all important to you. How important is it to you that a state savings program be...?

n=613	Very important %	Somewhat important %	Not very important %	Not important at all %	Don't know %	Refused %
Q12_A. [ALL] Portable, so if you leave one job, you can take the money and account with you to your next job	84	11	2	2	1	<1
Q12_B. [ALL] Pre-taxed, such that contributions are automatically taken from each paycheck before taxes	59	28	6	4	2	<1
Q12_C. [ALL] Voluntary, so employees are not required to make contributions	54	32	6	5	3	<1
Q12_D. [ALL] Available to all employees who do not have a way to save for retirement at work, including those who work for small businesses	65	27	3	4	2	0

Q13. [ALL] One way that local small businesses can stay competitive is by offering their employees some of the same benefits that big companies do, like a retirement savings plan. But many small businesses are currently unable to do so because it's too costly and complicated to set up a retirement savings program on their own. Thinking about this, do you agree or disagree with the following statement: "Kansas elected officials should support legislation that makes it easier for all workers, especially the self-employed and small business employees, to save their own money for retirement so they can take care of themselves in their later years." Do you agree or disagree with this statement? (And is that strongly or somewhat?)

%	n=613
61	Strongly agree
28	Somewhat agree
3	Neither agree nor disagree
4	Somewhat disagree
4	Strongly disagree
2	Don't know
<1	Refused

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

D1. [ALL] Do you do something to earn extra money that is not your main source of income?

%	n=613
43	Yes
57	No
<1	Don't know
<1	Refused

D2. [ALL] What is the highest level of education that you completed?

%	n=613
2	0-12th grade (no diploma)
14	High school graduate (or equivalent)
13	Post-high school education (no degree)
19	2-year college degree
33	4-year college degree
3	Post-graduate study (no degree)
16	Graduate or professional degree
<1	Don't know
<1	Refused

D3. [ALL] What is your current marital status? Are you currently...?

%	n=613
68	Married
4	Not married, living with your partner
1	Separated
7	Divorced
1	Widowed
19	Single and never been married
<1	Don't know
<1	Refused

D4. **[IF AGE 40-64 (IF MARRIED OR 'NOT MARRIED, LIVING WITH PARTNER) OR AGE 50-64 (IF SEPARATED, DIVORCED, WIDOWED, SINGLE AND NEVER BEEN MARRIED, DON'T KNOW, OR REFUSED)]** Are you (or your spouse/partner) currently a member of AARP?

%	n=613
19	Yes
80	No
2	Don't know
<1	Refused

D5. **[ALL]** Are you of Hispanic, Spanish, or Latino origin or descent?

%	n=613
7	Yes
93	No
<1	Don't know
<1	Refused

D6. **[ALL]** What is your race? Are you...?

%	n=613
5	Black or African American
88	White or Caucasian
3	American Indian or Alaska Native
1	Asian
1	Native Hawaiian or other Pacific Islander
2	Other (specify)
<1	Don't know
1	Refused

D7. **[ALL]** Do you consider yourself to be a....?

%	n=613
24	Democrat
41	Republican
29	Independent
1	Something else (specify)
3	Don't know
3	Refused

D8. **[ALL]** How would you characterize your political views?

%	n=613
15	Very conservative
28	Somewhat conservative
29	Moderate
14	Somewhat liberal
8	Very liberal
2	None of the above/ something else
2	Don't know
2	Refused

D9. **[ALL]** Do you own or rent your primary residence?

%	n=613
82	Own
14	Rent
3	Live with family
<1	Live with friends
1	Something else (specify)
<1	Don't know
<1	Refused

D10. **[ALL]** 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 2018. Was it...?

%	n=613
3	Less than \$10,000
3	\$10,000 to less than \$20,000
7	\$20,000 to less than \$30,000
6	\$30,000 to less than \$40,000
8	\$40,000 to less than \$50,000
9	\$50,000 to less than \$60,000
12	\$60,000 to less than \$75,000
17	\$75,000 to less than \$100,000
10	\$100,000 to less than \$125,000
9	\$125,000 to less than \$150,000
6	\$150,000 to less than \$200,000
6	\$200,000 or more
<1	Don't know
5	Refused

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.



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