

# AARP Georgia Work & Save Study: Annotated Questionnaire

**STUDY  
POPULATION:**

Adults age 21 to 64 who live in Georgia, are registered to vote, and are employed in a private sector job or unemployed and looking for work

**FIELD DATES:**

January 18 thru February 2, 2023

**DATA  
COLLECTION  
VENDOR:**

Braun Research, Inc. (overseen by ANR Market Research Consultants)

**TOTAL SAMPLE  
SIZE (and breakout  
of any subgroups):**

601

**MOE or  
appropriate  
estimate of error:**

± 4.0 pct pts for total population

**NOTES:**

- Data is weighted to represent the 21 – 64 year old Georgia registered voter population
- Percentages maybe not add to 100% due to rounding
- Default base for all tables is 601 unless otherwise stated
- Cell values of “-” mean 0%

**RESEARCH  
STUDY PAGE:**

<https://www.aarp.org/research/topics/economics/info-2022/GASaves>



## Screening Questions

QS1. 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] \_\_\_\_\_

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Under 21	0
21-34	34
35-49	32
50-55	12
56-64	23
65 or older [TERMINATE]	0
Refused (DO NOT READ) [TERMINATE]	0

QS2. And just to confirm, are you a resident of Georgia?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Yes	100
No [TERMINATE]	0

QS3. What is your 5-digit ZIP Code? [ENTER ZIP CODE; TERMINATE IF NO ONE IN HH IS [21 or older] RESIDENT OF Georgia]: \_\_\_\_\_

QS4. And are you registered to vote in Georgia?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Yes	100
No [TERMINATE]	0
Not sure/ don't know (DO NOT READ) [TERMINATE]	0
Refused (DO NOT READ) [TERMINATE]	0



QS6. Which of the following best describes your current employment status? Are you...?  
[READ EACH ANSWER CATEGORY]

	Total (%)
<i>Unweighted n</i>	<i>601</i>
Self-employed full-time	17
Self-employed part-time	6
Employed full-time	59
Employed part-time	8
Retired and not working at all [TERMINATE]	0
Unemployed and looking for work [SKIP TO Q1]	10
Or are you not in the labor force for other reasons [TERMINATE]	0
Not sure/ don't know (DO NOT READ) [TERMINATE]	0
Refused (DO NOT READ) [TERMINATE]	0

QS7. SCREEN OUT GOV'T WORKERS [IF QS6=1, 2, 3, OR 4, CONFIRM/ASK] Are you currently employed in a federal, state, or local government job?

	Total (%)
<i>Unweighted n</i>	<i>540</i>
Yes [TERMINATE]	0
No	100
Not sure/ don't know (DO NOT READ) [TERMINATE]	0
Refused [TERMINATE]	0

## Main Questionnaire

1. 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]?

	Total (%)
<i>Unweighted n</i>	601
Very anxious	27
Somewhat anxious	39
Not very anxious	18
Not anxious at all	16
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	0

2. Given the amount of money you currently have saved, [IF AGES [21-34], READ: do you think you'll be able to save enough money for your retirement years? IF AGES 35-64, READ: do you wish you had more money saved for your retirement years?]

	Age 21-34 (%)	Age 35-64 (%)
<i>Unweighted n</i>	185	416
Yes	49	89
No	50	10
Not sure/ don't know [DO NOT READ]	1	1
Refused [DO NOT READ]	0	<1

3. How confident are you that you will have enough money to take care of your health care 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... [READ EACH ANSWER CATEGORY]?

	Total (%)
<i>Unweighted n</i>	601
Very confident	20
Somewhat confident	39
Not very confident	24
Not confident at all	16
Not sure/ don't know [DO NOT READ]	1
Refused [DO NOT READ]	0



4. How concerned are you that cost of living increases (over which you have no control) may reduce your standard of living? Are you... [READ EACH ANSWER CATEGORY]?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Very concerned	50
Somewhat concerned	35
Not very concerned	10
Not concerned at all	6
Not sure/ don't know [DO NOT READ]	0
Refused [DO NOT READ]	0

5. How important is it for people to be able to save money for their retirement years while they are working? [READ EACH ANSWER CATEGORY]

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Very important	87
Somewhat important	11
Not very important	1
Not important at all	1
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	0

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

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Ahead of schedule	13
On track	39
Behind schedule	48
Not sure/ don't know [DO NOT READ]	1
Refused [DO NOT READ]	<1



7. [READ ONLY IF QS6=3-4 EMPLOYED, ASK] Which of the following ways to save for retirement does your current employer provide? Do they provide...? [MULTIPLE RESPONSES ALLOWED – ROTATE A AND B] [READ EACH ANSWER CATEGORY]

	Total (%)
<i>Unweighted n</i>	402
A traditional pension plan- a defined benefit plan? <i>[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.]</i>	21
An IRA, 401k or 403b defined contribution plan? <i>[If asked, a defined contribution plan allows you to make contributions from your salary to an individual account set up in your name.]</i>	71
Or your employer does NOT offer a way to save for retirement?	18
Not sure/ don't know [DO NOT READ]	2
Refused [DO NOT READ]	0

7A. [READ ONLY IF Q7C = yes (EMPLOYER DOES NOT OFFER), not sure or refused] If your employer offered a way to save for retirement at work how likely would you take advantage of it? [READ EACH ANSWER CATEGORY]

	Total (%)
<i>Unweighted n</i>	76
Very likely	67
Somewhat likely	27
Not very likely	1
Not at all likely	4
Not sure/ don't know [DO NOT READ]	1
Refused [DO NOT READ]	0



8. Are you making regular contributions to any of the following savings tools? [ROTATE A AND B, READ C LAST]

<i>Unweighted</i>	<b>Yes (%)</b>	<b>No (%)</b>	<b>Not sure (%)</b>	<b>Refused (%)</b>
a. [READ ONLY IF Q7B = YES] A workplace retirement savings plan such as a 401k or 403b offered by your employer (n=289)	85	14	<1	<1
b. A personal retirement savings plan such as an IRA or thrift savings plan (n=601)	41	58	1	<1
c. Something else to help you save for retirement (n=601)	47	53	<1	<1

9. Approximately what percent of your total income are you saving in retirement plans, such as a 401k, IRA, or another retirement plan? [READ LIST]

	<b>Total (%)</b>
<i>Unweighted n</i>	601
0%	18
1-5%	25
6-10%	29
11-15%	13
16-20%	8
More than 20%	5
Not sure [DO NOT READ]	1
Refused [DO NOT READ]	2

10. How concerned are you as a taxpayer that some Georgia workers have not saved enough money for retirement and could end up being reliant on public assistance programs? Are you...[READ EACH ANSWER CATEGORY]?

	<b>Total (%)</b>
<i>Unweighted n</i>	601
Very concerned	45
Somewhat concerned	33
Not very concerned	14
Not concerned at all	7
Not sure/ don't know [DO NOT READ]	1
Refused [DO NOT READ]	<1



11. Many in **Georgia**, 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 **Georgia** to set up a retirement savings program. The program offers workers control over their retirement savings 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 money automatically taken out of their regular paycheck. The program would be managed as a **public-private** partnership. Do you support or oppose this program? Is that strongly or somewhat? (SELECT ONE ANSWER)

	Total (%)
<i>Unweighted n</i>	601
Strongly support	38
Somewhat support	38
Neither support nor oppose (DO NOT READ)	3
Somewhat oppose	7
Strongly oppose	9
Not sure/ don't know [DO NOT READ]	4
Refused [DO NOT READ]	<1

12. Now I'm going to read a list of some features of a **Georgia** retirement savings [program] being considered 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 very important, or not at all important to you. How important is it to you that a Georgia savings program be...? [READ QUESTION FOR ITEM A-D; RANDOMIZE A-D AND READ ALL ITEMS]

<i>Unweighted n=601</i>	Very important (%)	Somewhat important (%)	Not very important (%)	Not important at all (%)	Not sure/ don't know (%)	Refused (%)
a. Portable, so if you leave one job you can take the money and account with you to your next job	78	12	4	5	1	<1
b. Automatic, contributions are automatically taken from each paycheck before taxes	46	35	9	10	1	<1





c. Voluntary, so participants are not required to make contributions	62	26	6	5	1	<1
d. Available to all employees who do not have a way to save for retirement at work, including those who work for small businesses	67	22	4	6	1	<1

13. Americans are more likely to save for retirement when they can do so out of their regular paycheck at work. Yet many workers do not have access to a workplace retirement savings plan, especially those that work at small businesses.

Thinking about this, do you agree or disagree with the following statement: “Georgia elected officials should support legislation that makes it easier for all workers to save for retirement out of their regular paycheck.” Do you agree or disagree with this statement? (And is that strongly or somewhat?)

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Strongly agree	55
Somewhat agree	33
Neither agree nor disagree (DO NOT READ)	1
Somewhat disagree	5
Strongly disagree	7
Not sure/ don’t know [DO NOT READ]	0
Refused [DO NOT READ]	<1

14. To what extent have rising consumer costs due to inflation had an impact on your overall personal finances? Would you say it’s had no impact at all, a slight impact, a moderate impact, or a major impact on your personal finances?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Major impact	46
Moderate impact	34
Slight impact	17
No impact at all	3
Not sure/ don’t know [DO NOT READ]	0
Refused [DO NOT READ]	<1



15. And in the past 12 months, have you reduced or stopped contributing money to a personal savings account due to inflation?

	Total (%)
<i>Unweighted n</i>	601
Yes, stopped contributions	17
Yes, reduced contributions	29
No – have not done anything to my personal savings	54
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	0

## Demographics

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

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

	Total (%)
<i>Unweighted n</i>	601
Yes	40
No	58
Not sure/ don't know [DO NOT READ]	0
Refused [DO NOT READ]	3

D2. What is the highest level of education that you completed? [READ EACH ANSWER CATEGORY]

	Total (%)
<i>Unweighted n</i>	601
0-12 <sup>th</sup> grade (no diploma)	2
High school graduate (or equivalent)	20
Post-high school education (no degree)	12
2-year college degree (Associate's Degree)	16
4-year college degree (Bachelor's Degree)	29
Post-graduate study (no degree)	4
Graduate or professional degree (Master's Degree/PhD/Law)	16
Not sure/ don't know [DO NOT READ]	0
Refused [DO NOT READ]	1



D3. What is your current marital status? Are you currently [READ EACH ANSWER CATEGORY]?

	Total (%)
<i>Unweighted n</i>	601
Married	50
Not married, but living with a partner	10
Separated	2
Divorced	8
Widowed	2
Single and never been married	29
Not sure/ don't know [DO NOT READ]	0
Refused [DO NOT READ]	1

D4. [IF AGES 40 – 64 AND D3 = 1 ASK: “Are you or your spouse currently a member of A-A-R-P?” IF AGES 40 – 64 AND D3 = 2 ASK: “Are you or your partner currently a member of A-A-R-P?” OTHERWISE IF AGES 50 – 64, ASK: “Are you currently a member of A-A-R-P?”]

	Total (%)
<i>Unweighted n</i>	328
Yes	18
No	82
Not sure/ don't know [DO NOT READ]	0
Refused [DO NOT READ]	<1

D5. Are you of Hispanic, Spanish, or Latino origin or descent?

	Total (%)
<i>Unweighted n</i>	601
Yes	5
No	93
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	2



D6. What is your race? Are you...[READ EACH ANSWER CATEGORY]?

	Total (%)
<i>Unweighted n</i>	601
Black or African American	36
White or Caucasian	58
American Indian or Alaska Native	1
Asian	3
Native Hawaiian or other Pacific Islander	<1
Other [RECORD]	1
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	1

D7. Do you consider yourself to be a....? [RANDOMIZE A-C, read D last]

	Total (%)
<i>Unweighted n</i>	601
Democrat	31
Republican	33
Independent	28
Something else [RECORD]	2
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	6

D8. How would you characterize your political views? [READ EACH ANSWER CATEGORY.]

	Total (%)
<i>Unweighted n</i>	601
Very conservative	19
Somewhat conservative	25
Moderate	29
Somewhat liberal	12
Very liberal	6
None of the above/ something else [DO NOT READ]	3
Not sure/ don't know [DO NOT READ]	<1
Refused [DO NOT READ]	6



D9. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals.

	Total (%)
<i>Unweighted n</i>	601
Yes	36
No	61
Not sure	<1
Refused	2

D10. 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 2022. Was it [INSERT AND READ EACH ANSWER CATEGORY]...?

	Total (%)
<i>Unweighted n</i>	601
Less than \$10,000	4
\$10,000 to less than \$20,000	6
\$20,000 to less than \$30,000	8
\$30,000 to less than \$40,000	9
\$40,000 to less than \$50,000	9
\$50,000 to less than \$60,000	7
\$60,000 to less than \$75,000	9
\$75,000 to less than \$100,000	13
\$100,000 to less than \$125,000	8
\$125,000 to less than \$150,000	8
\$150,000 to less than \$200,000	6
\$200,000 or more	8
Not sure/ don't know [DO NOT READ]	1
Refused [DO NOT READ]	6



D11. To ensure it is recorded accurately, could you please state your gender?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Male	47
Female	53
Other specified:	0

D12. We would like to learn more about retirement savings issues among the LGBTQ community. Do you identify as a member of the LGBTQ community?

	<b>Total (%)</b>
<i>Unweighted n</i>	<i>601</i>
Yes	5
No	92
Prefer not to say [volunteered]	3