Methodology

- Statewide telephone survey among 801 likely 2014 voters age 50/over (*margin of error ±3.5 percentage points*), conducted June 27- July 8, 2014, including:
  - 431 retirees (*margin of error ±4.7 percentage points*)
  - 370 non-retirees (*margin of error ±5.1 percentage points*)

- Respondents were selected at random from a list of registered voters and were reached either on a landline or mobile phone.
Overview

- Likely voters 50+ are worried and concerned about their financial futures. Those who are not yet retired are feeling especially anxious.

- Voters worry that their incomes are not keeping up with the cost of living, especially health costs and taxes.

- Many of those not yet retired worry that a secure retirement will be out of reach.
  - Half say that they have postponed or will postpone retirement.

- Voters 50+ are looking to elect candidates who will focus on improving their financial security.
Overview

- Governor Kasich holds a 15-point lead in the gubernatorial race, with an additional 15% of 50+ voters still undecided.

- Voters say it is hard to get good information about the candidates, and they want candidates to tell them more about their plans for key issues like affordable utilities, independent living, and financial security.

- Voters want more support for caregiving so that the elderly and people with disabilities can live independently. Caregivers and those who have received care constitute an important emerging constituency.

- The majority of voters also believe it is important for the next governor to preserve access to affordable landline telephone service.
### Profile of Likely Voters Age 50/over

<table>
<thead>
<tr>
<th>Category</th>
<th>Retirees</th>
<th>Non-retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Men</td>
<td>48%</td>
<td>46%</td>
</tr>
<tr>
<td>Women</td>
<td>52%</td>
<td>54%</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age 50 to 64</td>
<td>24%</td>
<td>85%</td>
</tr>
<tr>
<td>Age 65 to 74</td>
<td>38%</td>
<td>10%</td>
</tr>
<tr>
<td>Age 75/over</td>
<td>37%</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school grad/less education</td>
<td>48%</td>
<td>35%</td>
</tr>
<tr>
<td>Some college</td>
<td>26%</td>
<td>28%</td>
</tr>
<tr>
<td>College graduate</td>
<td>23%</td>
<td>34%</td>
</tr>
<tr>
<td><strong>Race</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Whites</td>
<td>89%</td>
<td>91%</td>
</tr>
<tr>
<td>African Americans</td>
<td>10%</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Household Income</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household income under $30K</td>
<td>34%</td>
<td>16%</td>
</tr>
<tr>
<td>Household income $30 to $50K</td>
<td>19%</td>
<td>20%</td>
</tr>
<tr>
<td>Household income over $50K</td>
<td>22%</td>
<td>47%</td>
</tr>
<tr>
<td><strong>Party Identification</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Democrats</td>
<td>44%</td>
<td>41%</td>
</tr>
<tr>
<td>Independents</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Republicans</td>
<td>37%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive Social Security benefits</td>
<td>75%</td>
<td>18%</td>
</tr>
<tr>
<td>Health insurance through Medicare</td>
<td>75%</td>
<td>20%</td>
</tr>
<tr>
<td>Employed (part time or full time)</td>
<td>14%</td>
<td>79%</td>
</tr>
</tbody>
</table>
ECONOMIC SECURITY
Voters 50+ see the economy as more good than bad overall, especially men and those with a higher education level.

*How would you rate the condition of the economy here in Ohio these days?*

<table>
<thead>
<tr>
<th>All voters</th>
<th>OH economy is good</th>
<th>OH economy is bad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirees</td>
<td>58%</td>
<td>37%</td>
</tr>
<tr>
<td>Non-retirees</td>
<td>60%</td>
<td>38%</td>
</tr>
<tr>
<td>Men</td>
<td>64%</td>
<td>33%</td>
</tr>
<tr>
<td>Women</td>
<td>54%</td>
<td>41%</td>
</tr>
<tr>
<td>High school grad/less</td>
<td>55%</td>
<td>40%</td>
</tr>
<tr>
<td>Some college</td>
<td>58%</td>
<td>40%</td>
</tr>
<tr>
<td>College graduate</td>
<td>65%</td>
<td>30%</td>
</tr>
<tr>
<td>Democrats</td>
<td>59%</td>
<td>38%</td>
</tr>
<tr>
<td>Independents</td>
<td>50%</td>
<td>45%</td>
</tr>
<tr>
<td>Republicans</td>
<td>63%</td>
<td>33%</td>
</tr>
<tr>
<td>Cleveland media market</td>
<td>57%</td>
<td>40%</td>
</tr>
<tr>
<td>Columbus media market</td>
<td>68%</td>
<td>27%</td>
</tr>
<tr>
<td>Cincinnati media market</td>
<td>67%</td>
<td>32%</td>
</tr>
<tr>
<td>Toledo media market</td>
<td>50%</td>
<td>42%</td>
</tr>
<tr>
<td>Dayton media market</td>
<td>58%</td>
<td>40%</td>
</tr>
</tbody>
</table>
Nearly a third of non-retired voters are dissatisfied with their financial situation.

Satisfaction with Own Financial Situation Today

- Strongly satisfied
- Somewhat satisfied
- Strongly dissatisfied
- Somewhat dissatisfied

Dissatisfied (non-retirees)

- Men: 28%
- Women: 32%
- Age 50 to 59: 32%
- Age 60/over: 27%
- Income under $40K: 50%
- Income over $40K: 20%

Retirees

- 76% Strongly satisfied
- 20% Somewhat satisfied
- 10% Strongly dissatisfied
- 10% Somewhat dissatisfied

Non-retirees

- 67% Strongly satisfied
- 30% Somewhat satisfied
- 23% Strongly dissatisfied
- 10% Somewhat dissatisfied
A large majority say that their income is falling behind the cost of living.

Assessment of Income vs. Cost of Living

**All voters**

- My income is going up faster than cost of living: 4%
- My income is staying about even with cost of living: 30%
- **MY INCOME IS FALLING BEHIND THE COST OF LIVING**: 64%

**Income Is Falling Behind**

- Retirees: 64%
- Non-retirees: 65%
- High school grad/less: 65%
- Some college: 71%
- College graduates: 57%
- Income under $30K: 74%
- Income $30K to $50K: 77%
- Income over $50K: 52%
Voters 50+ are more worried than hopeful about achieving their economic and financial goals, especially those not yet retired.

Looking ahead to the next five years or so, do you feel more hopeful and confident, or more worried and concerned about being able to achieve your economic and financial goals?

More Worried and Concerned

Non-retirees

- Men: 58%
- Women: 65%
- Income under $40K: 72%
- Income over $40K: 58%
- Democrats: 59%
- Independents: 53%
- Republicans: 68%
The Economic Anxiety Index

- Voters are assigned 20 points for each of five economic concerns about which they say they worry very or somewhat often. A minimum score of 0 reflects no economic anxiety, while a maximum score of 100 indicates a great deal of economic anxiety.

- The five component concerns of the anxiety index are:
  - Having to pay too much in taxes
  - Income not keeping up with the cost of living
  - Having health expenses they cannot afford
  - Not having enough to pay for home care or a nursing home when they or their spouse get older
  - Not having financial security in retirement
Components of the Economic Anxiety Index

Proportions Who Say They Worry Very or Somewhat Often about Each Economic Concern

<table>
<thead>
<tr>
<th>Economic Concern</th>
<th>All voters</th>
<th>Retirees</th>
<th>Non-retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having to pay too much in taxes</td>
<td>59%</td>
<td>54%</td>
<td>65%</td>
</tr>
<tr>
<td>Income not keeping up with cost of living</td>
<td>56%</td>
<td>52%</td>
<td>60%</td>
</tr>
<tr>
<td>Having health expenses I cannot afford</td>
<td>49%</td>
<td>45%</td>
<td>55%</td>
</tr>
<tr>
<td>Not having enough to pay for home care or nursing home for myself or my spouse</td>
<td>47%</td>
<td>42%</td>
<td>52%</td>
</tr>
<tr>
<td>Not having financial security in retirement</td>
<td>47%</td>
<td>40%</td>
<td>54%</td>
</tr>
</tbody>
</table>
Economic Anxiety Index Scores

Mean scores

- Retirees: 47
- Non-retirees: 57

Key Subgroups of Non-retirees

<table>
<thead>
<tr>
<th>Group</th>
<th>Mean score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>58</td>
</tr>
<tr>
<td>Women</td>
<td>56</td>
</tr>
<tr>
<td>Unmarried</td>
<td>60</td>
</tr>
<tr>
<td>Married</td>
<td>56</td>
</tr>
<tr>
<td>Non-college grads</td>
<td>60</td>
</tr>
<tr>
<td>College graduates</td>
<td>52</td>
</tr>
<tr>
<td>Income under $75K</td>
<td>66</td>
</tr>
<tr>
<td>Income over $75K</td>
<td>52</td>
</tr>
<tr>
<td>Democrats</td>
<td>57</td>
</tr>
<tr>
<td>Independents</td>
<td>51</td>
</tr>
<tr>
<td>Republicans</td>
<td>59</td>
</tr>
<tr>
<td>Caregiver/past caregiver</td>
<td>59</td>
</tr>
<tr>
<td>Non-caregivers</td>
<td>54</td>
</tr>
</tbody>
</table>
While most retirees are satisfied with their retirement savings, half of non-retirees are dissatisfied.

**Satisfaction with Amount of Money Saving/Saved for Retirement**

- **Strongly satisfied**
- **Somewhat satisfied**
- **Strongly dissatisfied**
- **Somewhat dissatisfied**

### All voters
- Strongly satisfied: 58%
- Somewhat satisfied: 37%
- Strongly dissatisfied: 22%
- Somewhat dissatisfied: 18%

### Retirees
- Strongly satisfied: 65%
- Somewhat satisfied: 30%
- Strongly dissatisfied: 25%
- Somewhat dissatisfied: 16%

### Non-retirees
- Strongly satisfied: 51%
- Somewhat satisfied: 46%
- Strongly dissatisfied: 19%
- Somewhat dissatisfied: 21%

**Dissatisfied (non-retirees)**

- Men: 43%
- Women: 48%
- Income under $40K: 59%
- Income over $40K: 40%
A majority of non-retirees say they have or will delay their retirement for financial reasons.

Proportions Saying They Have Delayed or Expect to Delay Retirement in Order to Save More Money to Live Comfortably in Retirement
Other Financial Concerns of Non-Retirees

Proportions Who Say They Worry Very or Somewhat Often about Each

- Not making enough money at my job*: 43%
- Losing a job or not being able to find enough work*: 34%
- Having to provide financial support to adult child or grandchild: 28%
- Having to depend on children/family members for financial support: 22%
- Having to provide financial support to parent or older relative: 22%
- Not being able to afford college for children: 19%

* Asked only of voters who are employed
THE 2014 ELECTION
Voters 50+ are disappointed with Washington, giving President Obama low approval scores.

*Job Approval of President Obama*

All voters

- **Approve**: 37%
- **Disapprove**: 53%
In the gubernatorial election, John Kasich holds the lead with voters 50+, but a large minority remain unsure about their vote.

Trial Heat for Ohio Governor

<table>
<thead>
<tr>
<th></th>
<th>Ed Fitzgerald</th>
<th>John Kasich</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>28%</td>
<td>59%</td>
</tr>
<tr>
<td>Women</td>
<td>41%</td>
<td>43%</td>
</tr>
<tr>
<td>Unmarried women</td>
<td>47%</td>
<td>34%</td>
</tr>
<tr>
<td>Married women</td>
<td>37%</td>
<td>48%</td>
</tr>
<tr>
<td>Age 50 to 64</td>
<td>34%</td>
<td>51%</td>
</tr>
<tr>
<td>Age 65 to 74</td>
<td>37%</td>
<td>50%</td>
</tr>
<tr>
<td>Age 75/over</td>
<td>33%</td>
<td>48%</td>
</tr>
<tr>
<td>Whites</td>
<td>31%</td>
<td>55%</td>
</tr>
<tr>
<td>African Americans</td>
<td>71%</td>
<td>4%</td>
</tr>
<tr>
<td>Democrats</td>
<td>70%</td>
<td>17%</td>
</tr>
<tr>
<td>Independents</td>
<td>20%</td>
<td>44%</td>
</tr>
<tr>
<td>Republicans</td>
<td>3%</td>
<td>90%</td>
</tr>
</tbody>
</table>
Over two in five voters say it is hard to find objective and reliable information about the record and positions of candidates running for office this November.

Is it easy or hard to find objective and reliable information about the record and positions of candidates running for office this November?

<table>
<thead>
<tr>
<th></th>
<th>Very easy</th>
<th>Somewhat easy</th>
<th>Very hard</th>
<th>Somewhat hard</th>
</tr>
</thead>
<tbody>
<tr>
<td>All voters</td>
<td>16%</td>
<td>43%</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>Undecided Voters in Gubernatorial Race</td>
<td>10%</td>
<td>28%</td>
<td>18%</td>
<td>42%</td>
</tr>
</tbody>
</table>
The candidates need to do more to explain their positions on key voting issues for voters 50+.

Gubernatorial Candidates’ Efforts to Explain their Positions on Selected Issues

- **Helping seniors/disabled live independently**: 67% Need to do more, 19% Not sure, 14% Have done enough
- **Jobs and the economy**: 67% Need to do more, 11% Not sure, 22% Have done enough
- **Supporting family caregivers**: 65% Need to do more, 22% Not sure, 13% Have done enough
- **Affordable utilities**: 63% Need to do more, 18% Not sure, 19% Have done enough
- **Help people save for retirement**: 57% Need to do more, 21% Not sure, 22% Have done enough
The majority of 50+ voters use landline phone service nearly always or most of the time, and seven in ten believe the next governor should preserve this access.

How important is it that the next governor preserve access to reliable, affordable landline service in Ohio?

<table>
<thead>
<tr>
<th>Proportions who use landline nearly always or most of the time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All voters</strong></td>
</tr>
<tr>
<td>Men</td>
</tr>
<tr>
<td>Women</td>
</tr>
<tr>
<td>Age 50 to 64</td>
</tr>
<tr>
<td>Age 65 to 74</td>
</tr>
<tr>
<td>Age 75/over</td>
</tr>
<tr>
<td>Income under $30K</td>
</tr>
<tr>
<td>Income $30K to $50K</td>
</tr>
<tr>
<td>Income over $50K</td>
</tr>
</tbody>
</table>
Affordable utilities are a top-of-mind issue for 50+ voters, particularly lower-income voters and African Americans.

How important is this issue in helping you make your voting decisions this year?

Affordable utilities

<table>
<thead>
<tr>
<th></th>
<th>Very/fairly important</th>
<th>Very important</th>
<th>Less/not important</th>
</tr>
</thead>
<tbody>
<tr>
<td>All voters</td>
<td>69%</td>
<td>82%</td>
<td>14%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Category</th>
<th>Very Important Issue in my Vote Decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
<td>67%</td>
</tr>
<tr>
<td>Women</td>
<td>72%</td>
</tr>
<tr>
<td>Whites</td>
<td>68%</td>
</tr>
<tr>
<td>African Americans</td>
<td>86%</td>
</tr>
<tr>
<td>Age 50 to 64</td>
<td>67%</td>
</tr>
<tr>
<td>Age 65/over</td>
<td>71%</td>
</tr>
<tr>
<td>Undecided voters</td>
<td>73%</td>
</tr>
<tr>
<td>Caregiver households</td>
<td>84%</td>
</tr>
<tr>
<td>High school/less</td>
<td>75%</td>
</tr>
<tr>
<td>Some college</td>
<td>75%</td>
</tr>
<tr>
<td>College grads</td>
<td>59%</td>
</tr>
<tr>
<td>Income under $30K</td>
<td>81%</td>
</tr>
<tr>
<td>Income $30K to $50K</td>
<td>76%</td>
</tr>
<tr>
<td>Income over $50K</td>
<td>62%</td>
</tr>
</tbody>
</table>
CAREGIVING
Nearly three in four voters 50+ prefer at-home care over other options for themselves/family.

If a family member or I need help when basic tasks of life become difficult due to aging or illness, I would prefer to receive that help:

- **AT HOME WITH CAREGIVER ASSISTANCE**: 70%
- **Other***: 20%
- **Not sure**: 10%

*17% assisted living facility, 3% nursing home
Many voters 50+ have at some point been a caregiver* to a family member or expect to do so in the future.

- **20%** of all voters are current caregivers.
- **32%** of all voters expect to be caregivers in the future.
- **26%** of all voters are not likely to be caregivers in the future.

* Caregiver is defined as “someone who provides unpaid care for an adult loved one who is ill, frail, elderly, or has a physical, mental, or emotional disability. This unpaid care may include assisting with personal needs such as bathing and dressing, household chores, meals, shopping, transportation, or managing finances or medical care.”

13% of voters age 50+ report that they or their spouse have received care from a family caregiver.
## Caregiver Households*

<table>
<thead>
<tr>
<th></th>
<th>Retirees</th>
<th>Non-retirees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All retirees</strong></td>
<td>55%</td>
<td>58%</td>
</tr>
<tr>
<td>Men</td>
<td>47%</td>
<td>Men</td>
</tr>
<tr>
<td>Women</td>
<td>62%</td>
<td>Women</td>
</tr>
<tr>
<td>Unmarried</td>
<td>56%</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Married</td>
<td>54%</td>
<td>Married</td>
</tr>
<tr>
<td>Age 50 to 69</td>
<td>58%</td>
<td>Age 50 to 59</td>
</tr>
<tr>
<td>Age 70/over</td>
<td>51%</td>
<td>Age 60/over</td>
</tr>
<tr>
<td>Income under $40K</td>
<td>57%</td>
<td>Non-college grads</td>
</tr>
<tr>
<td>Income over $40K</td>
<td>58%</td>
<td>College grads</td>
</tr>
<tr>
<td></td>
<td>58%</td>
<td>Income under $75K</td>
</tr>
<tr>
<td></td>
<td>50%</td>
<td>Income over $75K</td>
</tr>
</tbody>
</table>

* Those households where unpaid care is currently being provided, or has been provided in the past.
Voters 50+ want their elected officials to make availability of at-home care a priority.

How important should a priority for elected officials be to make services that help older adults live independently (home healthcare, personal care, day programs) more available in the community?

- Extremely important priority
- Very important priority
- Not important priority
- Somewhat important priority

All voters:
- 72% Extremely important
- 25% Very important
- 9% Somewhat important
- 6% Not important

Caregiver Households:
- 79% Extremely important
- 42% Very important
- 19% Somewhat important
- 6% Not important
Helping people live independently is a powerful potential issue for candidates, especially among women and caregivers.

How important is this issue in helping you make your voting decisions this year?

Helping older people and the disabled live independently

All voters

<table>
<thead>
<tr>
<th>Very/fairly important</th>
<th>Less/not important</th>
</tr>
</thead>
<tbody>
<tr>
<td>78%</td>
<td>18%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Very Important Issue in my Vote Decisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Men</td>
</tr>
<tr>
<td>Age 50 to 64</td>
</tr>
<tr>
<td>High school/less</td>
</tr>
<tr>
<td>College grads</td>
</tr>
<tr>
<td>Income $30K to $50K</td>
</tr>
</tbody>
</table>
There is near universal support to shift additional federal funding from nursing home to home based care.

Do you support or oppose shifting funding from nursing home care to home-based care so that more seniors and people with disabilities can receive services in their homes if that is their preference?*

- **Support**
  - Strongly support: 80%

- **Oppose**
  - 7%

**Strongly support shifting funding**

- Men: 64%
- Women: 75%
- Age 50 to 64: 70%
- Age 65 to 74: 68%
- Age 75/over: 70%

* Information before question: “Currently, states receive federal funds to help low-income seniors and people with disabilities when the basic tasks of life become difficult due to aging or illness. At present, Ohio uses about 75% of this funding to provide nursing home care, and 25% to provide care at a person’s home.”
Ohio Voters Age 50+
And the 2014 Election

Key Findings from a Survey among Likely Voters age 50/over
Conducted June 2014
for