



Pennsylvania Voters Age 50+ and the 2014 Election

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



Methodology

- Statewide telephone survey among 800 likely 2014 voters age 50/over (*margin of error ±3.5 percentage points*), conducted June 30-July 10, 2014, including:
 - 446 retirees (*margin of error ±4.6 percentage points*)
 - 354 non-retirees (*margin of error ±5.2 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 they have postponed or will postpone retirement.
- Voters 50+ are looking to elect candidates who will focus on improving their financial security.

Overview

- Challenger Tom Wolf holds a 23-point lead in the gubernatorial race, with 11% 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.
 - In addition, the majority of voters believe PA lottery funds should be used to pay for at-home care, as opposed to care provided in a nursing home.

Profile of Likely Voters Age 50/over

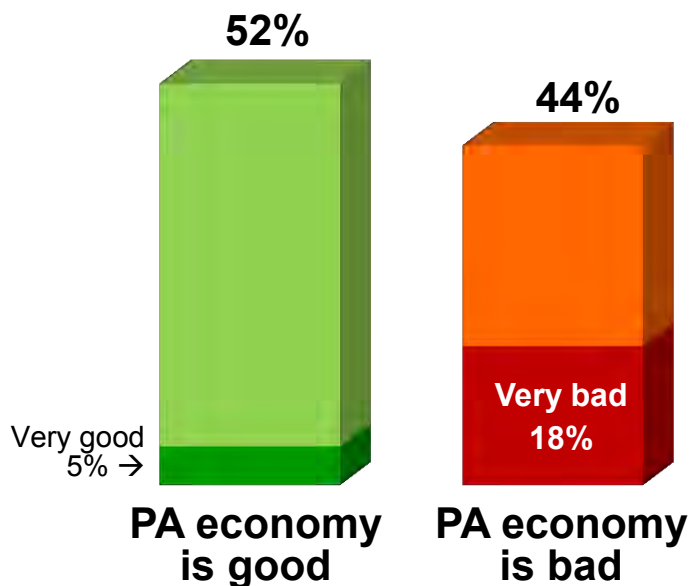
		Retirees	Non-retirees
Gender	Men	47%	48%
	Women	53%	52%
Age	Age 50 to 64	23%	86%
	Age 65 to 74	40%	11%
	Age 75/over	35%	3%
Education	High school grad/less education	45%	36%
	Some college	19%	17%
	College graduate	32%	41%
Race	Whites	86%	90%
	Non-whites	14%	10%
Household Income	Household income under \$30K	33%	13%
	Household income \$30 to \$50K	17%	14%
	Household income over \$50K	25%	52%
Party Registration	Democrats	46%	46%
	Other	10%	9%
	Republicans	44%	45%
Other	Receive Social Security benefits	82%	14%
	Health insurance through Medicare	75%	17%
	Employed (part time or full time)	13%	83%

ECONOMIC SECURITY

Voters 50+ see the economy as more good than bad overall, especially the college educated and political independents.

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

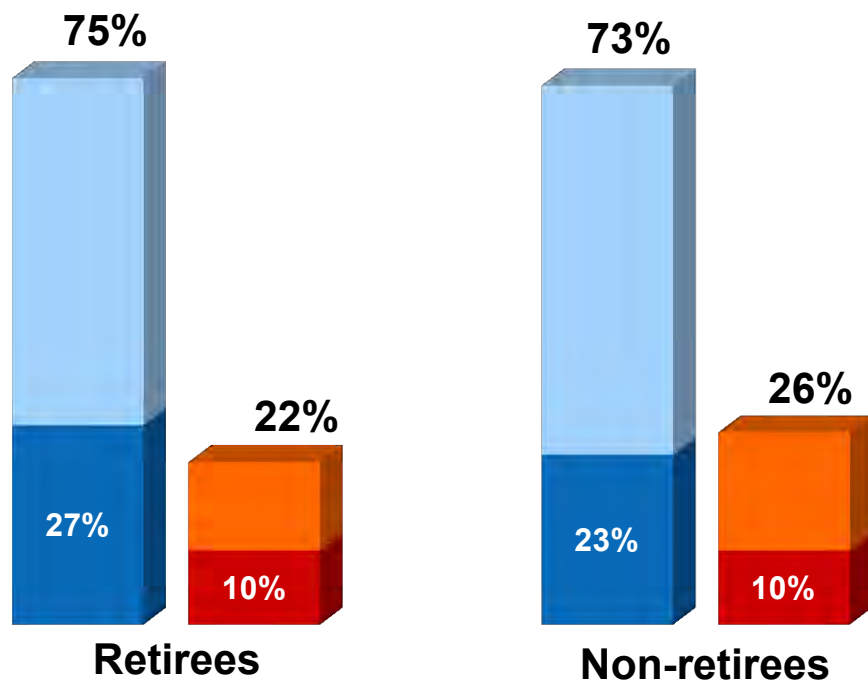
All voters



	PA economy is good	PA economy is bad
Retirees	53%	41%
Non-retirees	50%	47%
Men	54%	41%
Women	49%	46%
High school grad/less	47%	48%
Some college	50%	46%
College graduate	59%	37%
Democrats	52%	44%
Other	64%	35%
Republicans	49%	45%
Pittsburgh media market	59%	35%
Harrisburg/Lancaster/York market	49%	46%
Wilkes-Barre/Scranton market	37%	58%
Philadelphia media market	54%	41%

A fourth of 50+ voters, and particularly women, are dissatisfied with their financial situation.

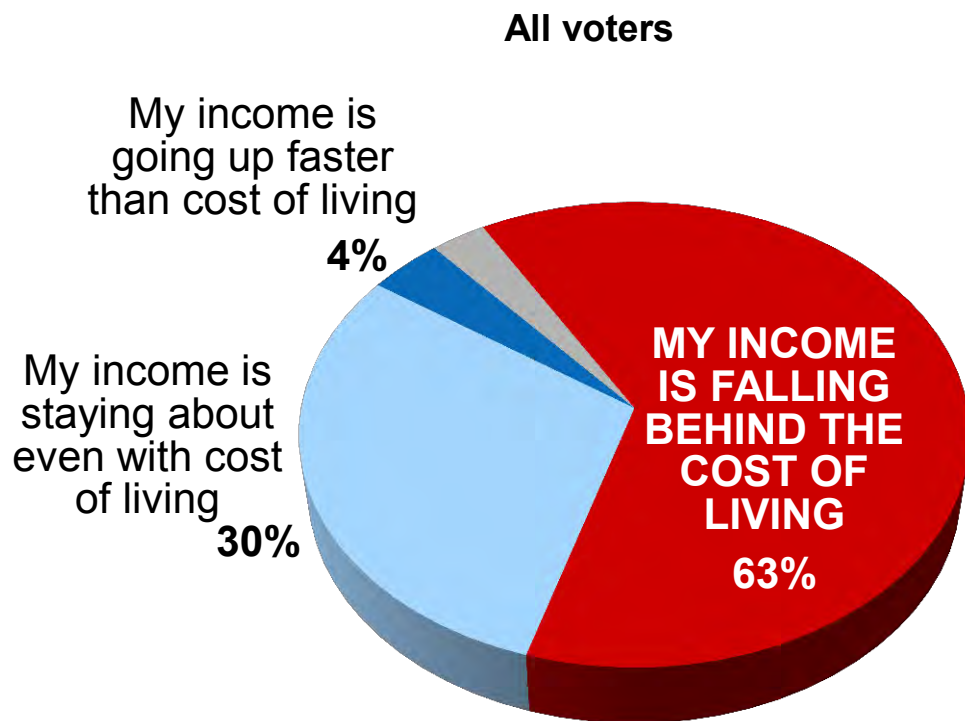
Satisfaction with Own Financial Situation Today



	Dissatisfied (retirees)	Dissatisfied (non-retirees)
Men	16%	20%
Women	27%	31%
Whites	20%	26%
Non-whites	35%	25%
Income under \$40K	27%	36%
Income over \$40K	13%	23%

A large majority say that their income is falling behind the cost of living.

Assessment of Income vs. Cost of Living



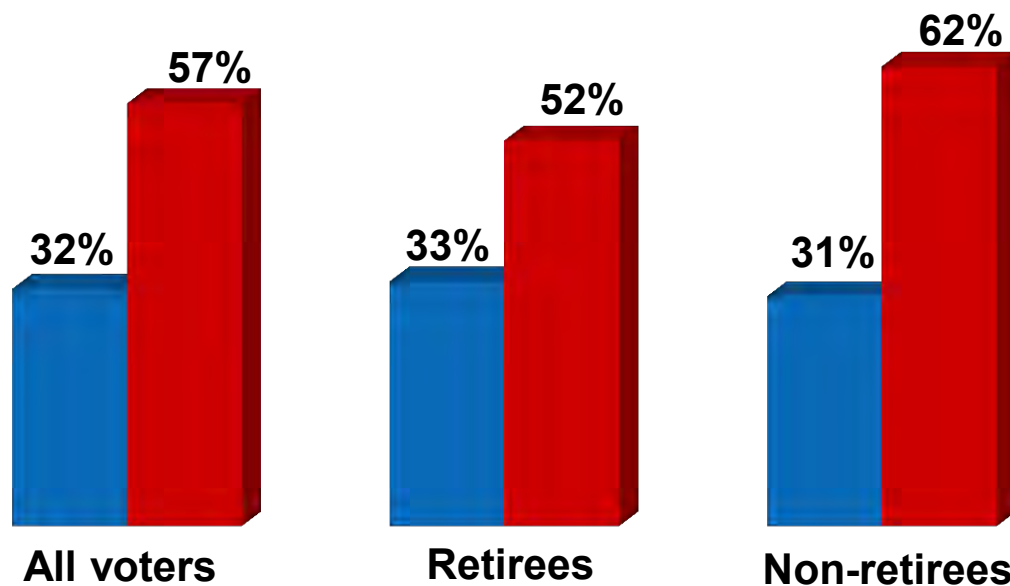
Income Is Falling Behind

Retirees	64%
Non-retirees	63%
High school grad/less	70%
Some college	65%
College graduates	55%
Income under \$30K	72%
Income \$30K to \$50K	72%
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 hopeful and confident ■ More worried and concerned



More Worried and Concerned

Non-retirees

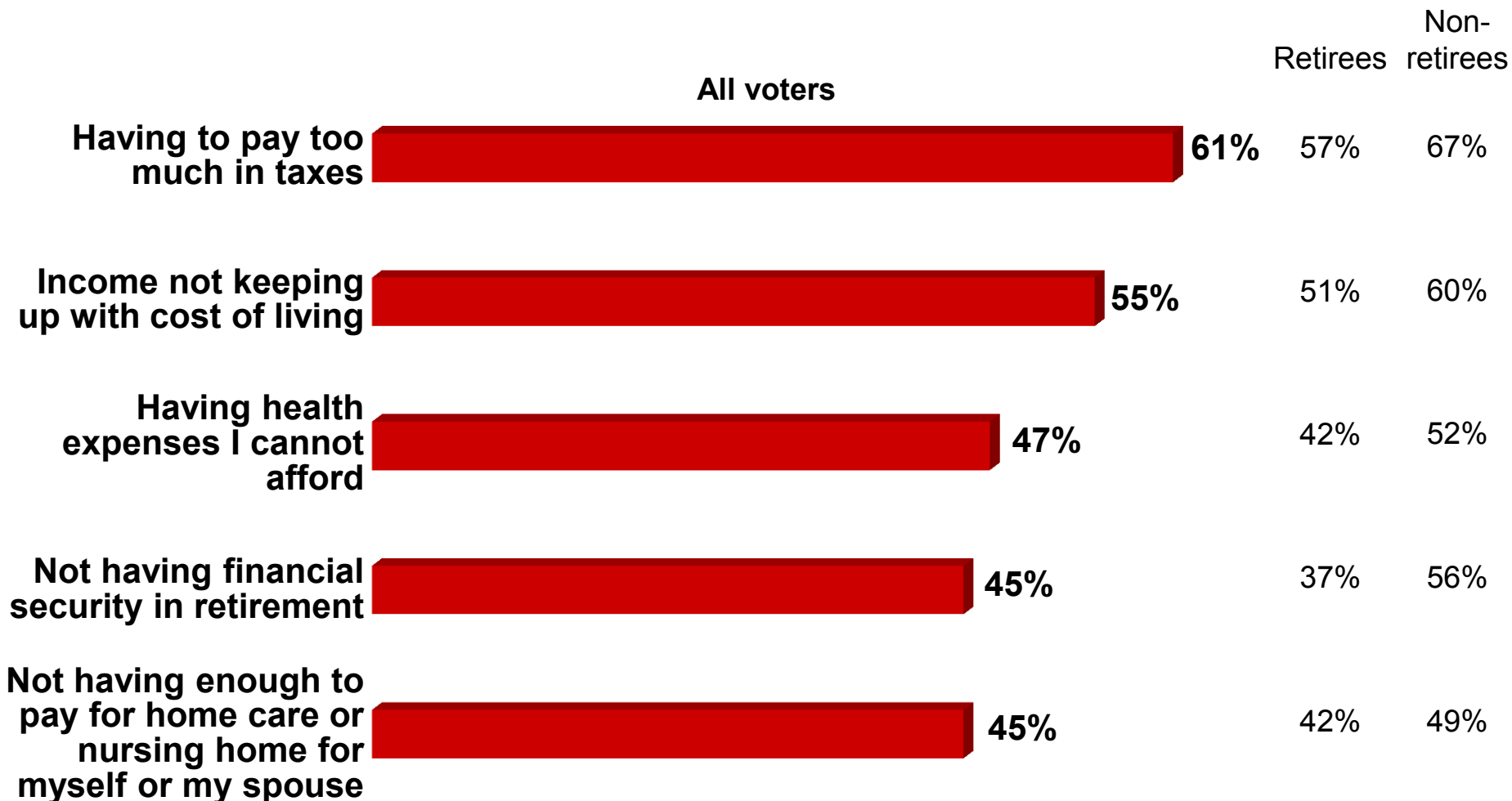
Men	58%
Women	67%
Income under \$40K	62%
Income over \$40K	63%
Democrats	55%
Other	64%
Republicans	70%

The Economic Anxiety Index

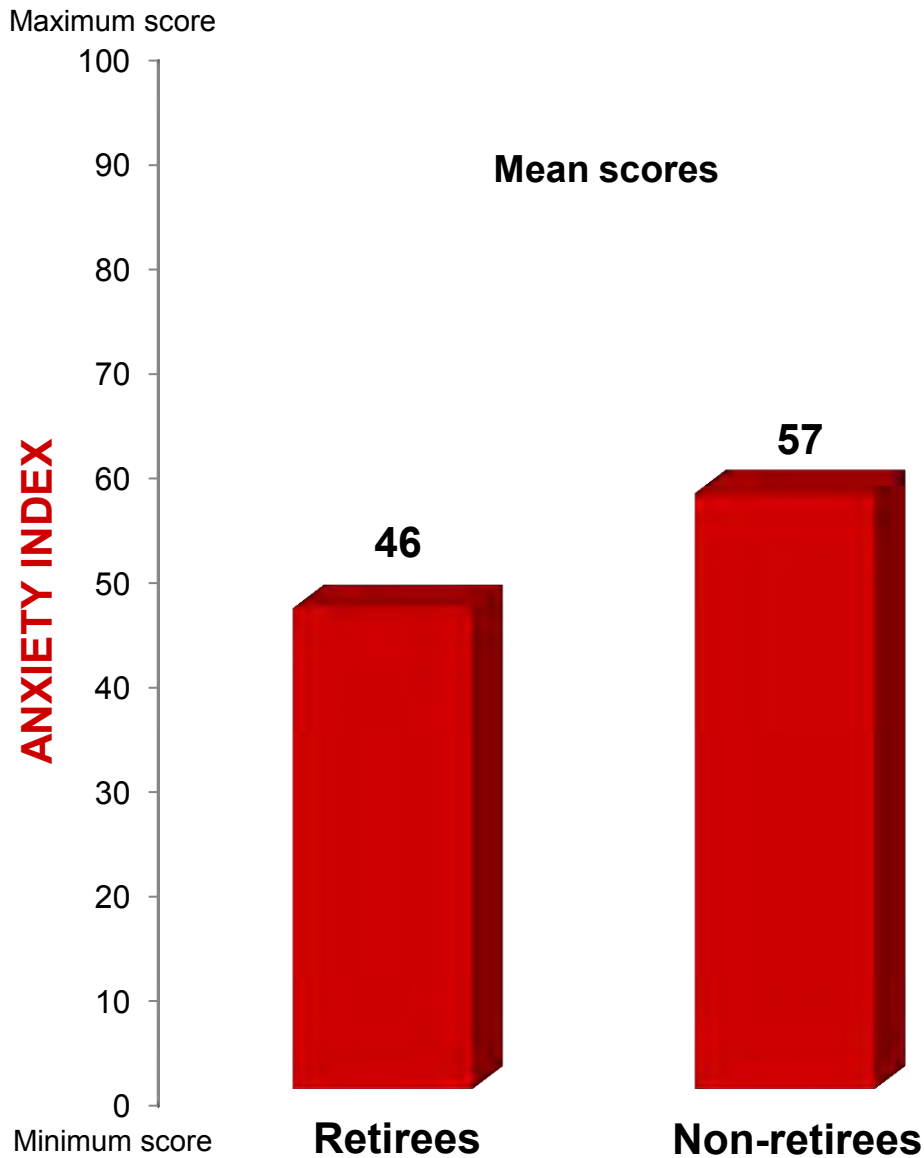
- Voters are assigned 20 points for each of five economic concerns about which they say they worry very or somewhat often. A minimum score of 0 reflects no economic anxiety, while a maximum score of 100 indicates a great deal of economic anxiety.
- The five component concerns of the anxiety index are:
 - Having to pay too much in taxes
 - Income not keeping up with the cost of living
 - Having health expenses they cannot afford
 - Not having financial security in retirement
 - Not having enough to pay for home care or a nursing home when they or their spouse get older

Components of the Economic Anxiety Index

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



Economic Anxiety Index Scores

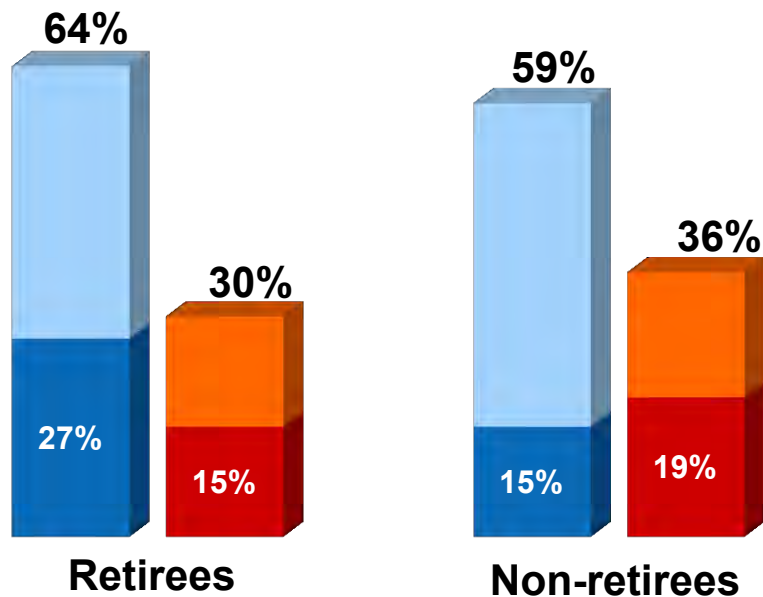


Key Subgroups of Non-retirees

Men	55
Women	59
Unmarried	59
Married	56
Non-college grads	61
College graduates	52
Income under \$40K	60
Income over \$40K	56
Democrats	55
Other	57
Republicans	59
Caregivers/past caregivers	60
Non-caregivers	54

The majority of both retired and non-retired voters 50+ are satisfied with their retirement savings, although women and non-retirees are slightly less so.

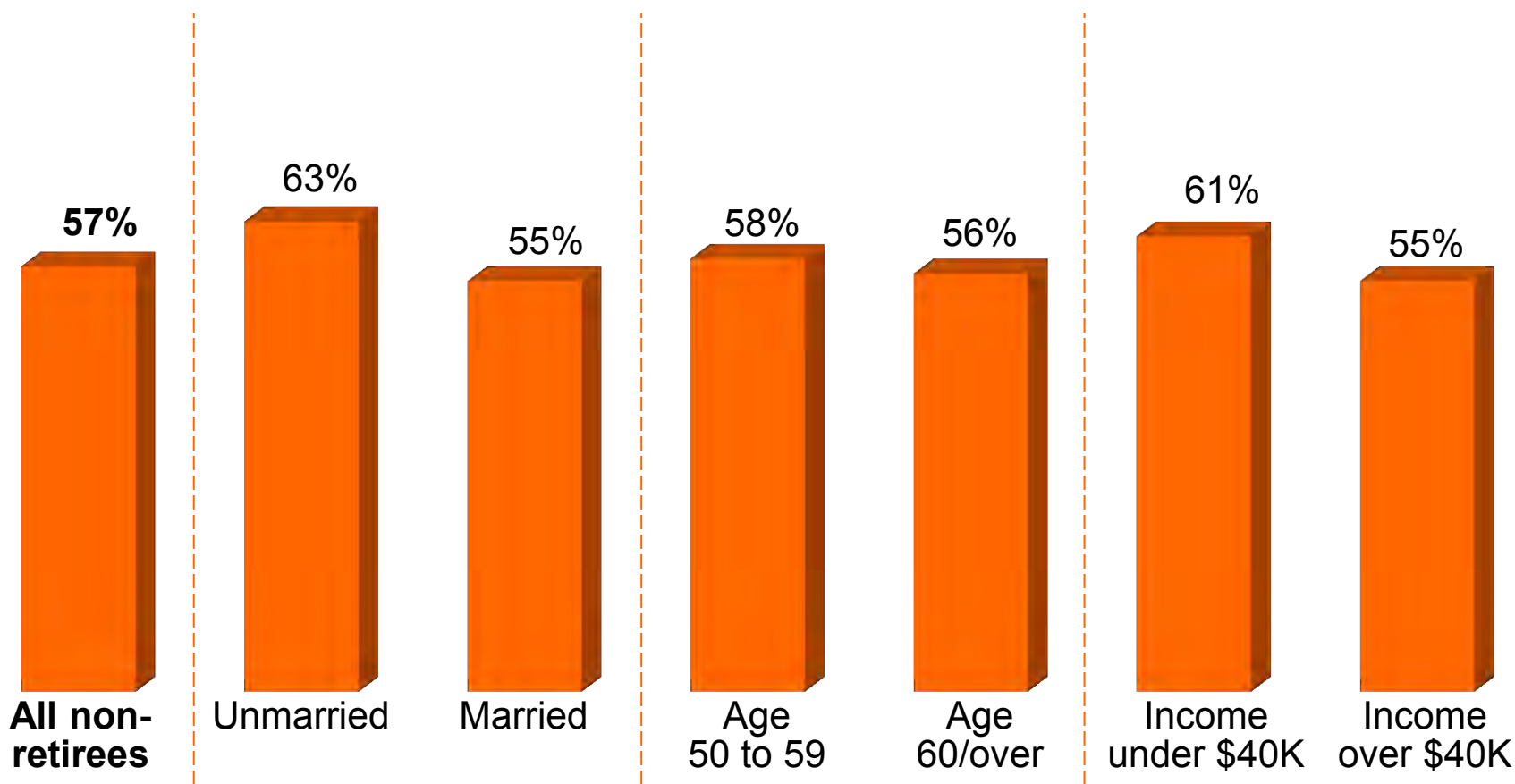
Satisfaction with Amount of Money Saving/Saved for Retirement



	Dissatisfied (retirees)	Dissatisfied (non-retirees)
Men	27%	34%
Women	33%	39%
Income under \$40K	36%	51%
Income over \$40K	22%	33%

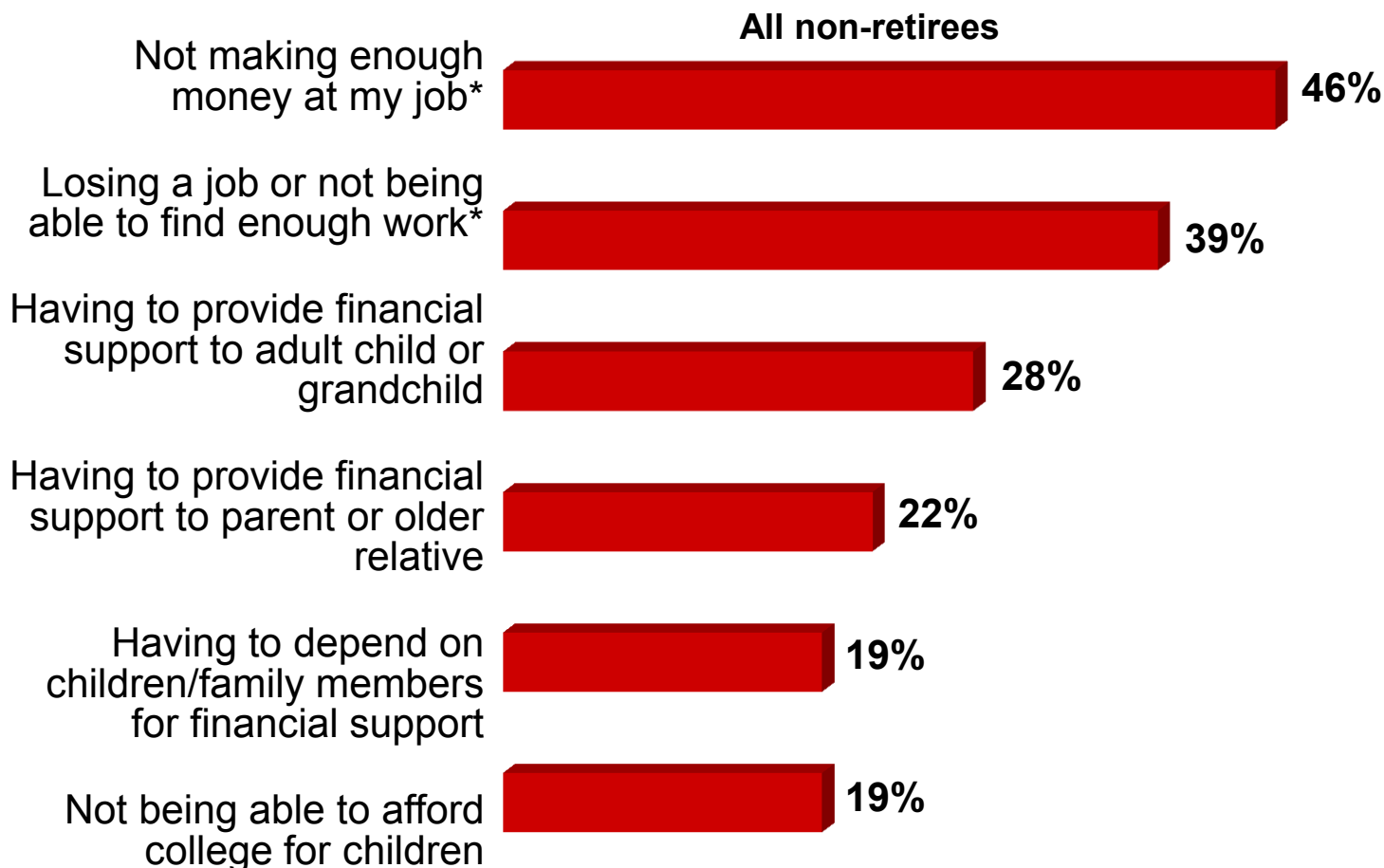
A majority of non-retirees say they have or will delay their retirement for financial reasons.

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



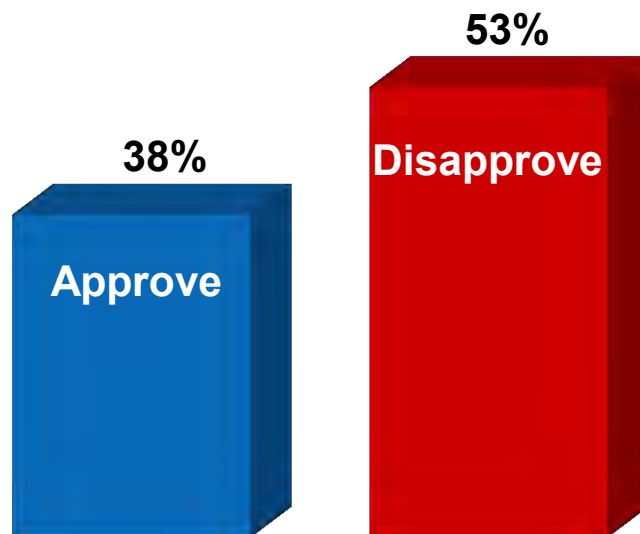
* Asked only of voters who are employed

THE 2014 ELECTION

Voters 50+ are disappointed with Washington, giving President Obama low approval scores.

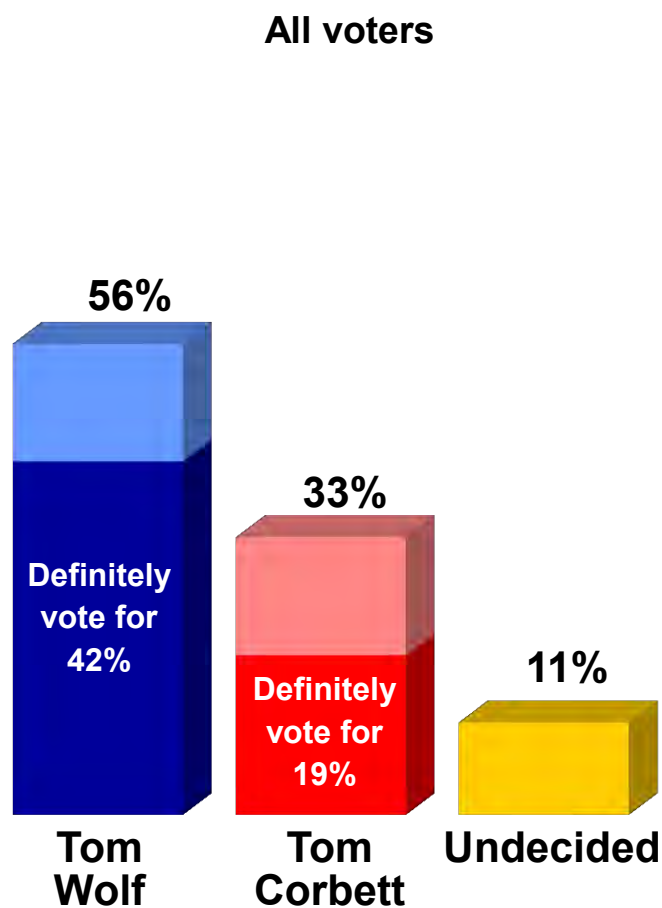
Job Approval of President Obama

All voters



In the gubernatorial election, challenger Tom Wolf holds the lead with voters 50+, with approximately one in ten still undecided.

Trial Heat for Pennsylvania Governor



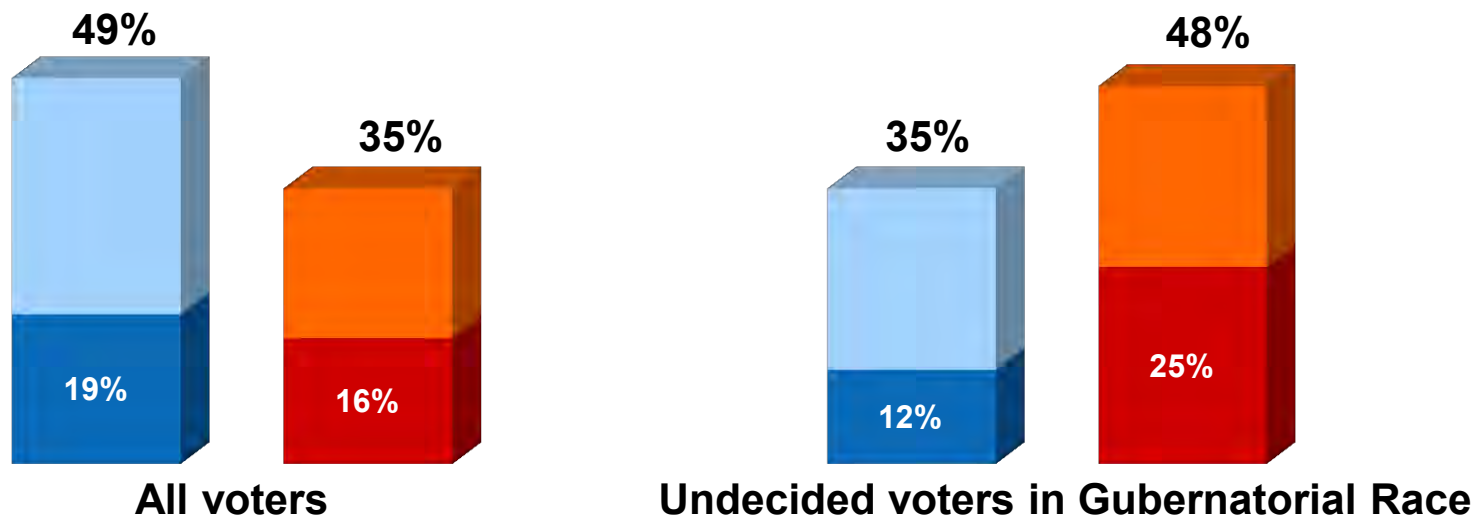
All voters

Tom Wolf **Tom Corbett**

Men	51%	38%
Women	61%	29%
Unmarried women	58%	31%
Married women	62%	29%
Age 50 to 64	59%	31%
Age 65 to 74	52%	41%
Age 75/over	55%	31%
Whites	53%	36%
Non-whites	77%	12%
Democrats	83%	9%
Other	58%	31%
Republicans	28%	60%

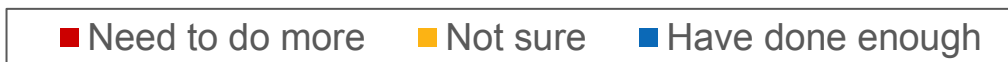
Nearly half of undecided voters say it is hard to find objective and reliable information about candidates running for office this November.

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

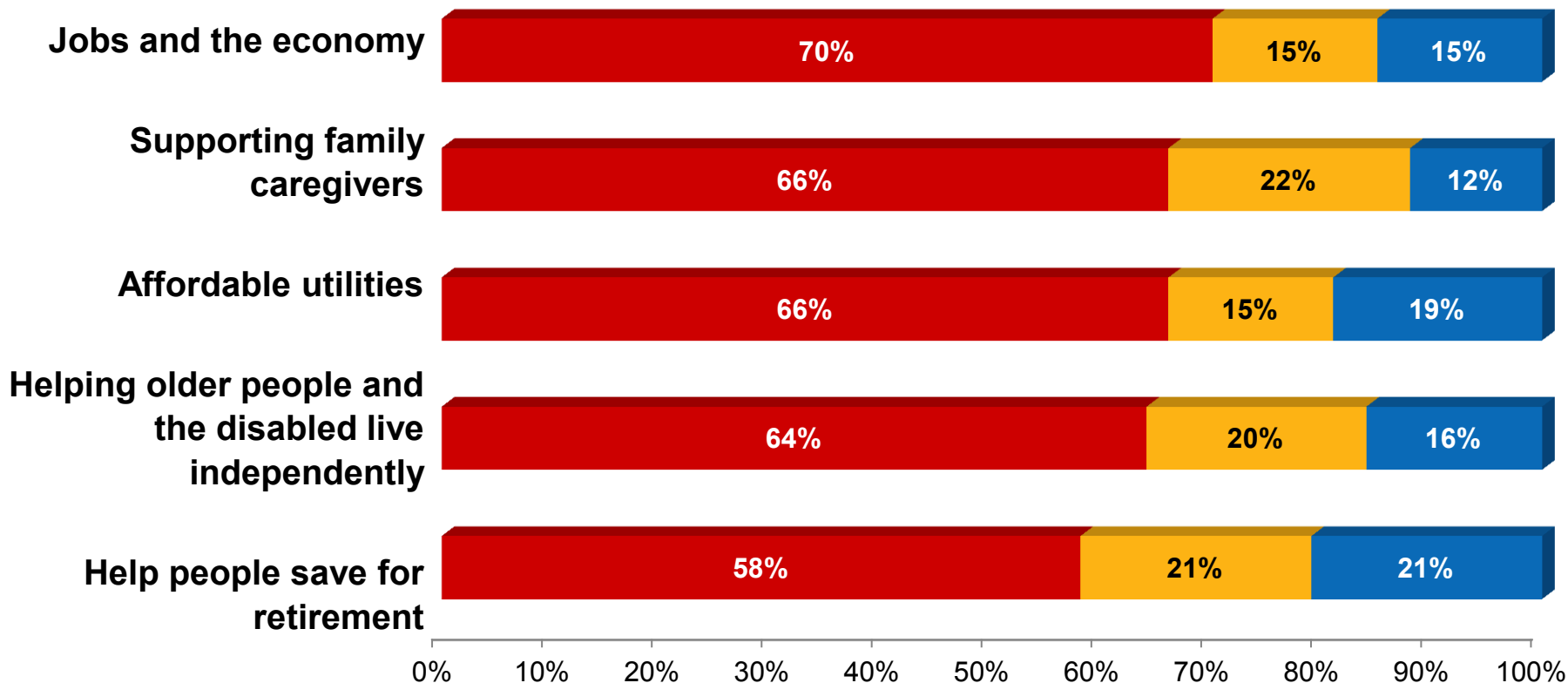


The candidates need to do more to explain their positions on key voting issues for voters 50+.

Gubernatorial Candidates' Efforts to Explain their Positions on Selected Issues



All voters

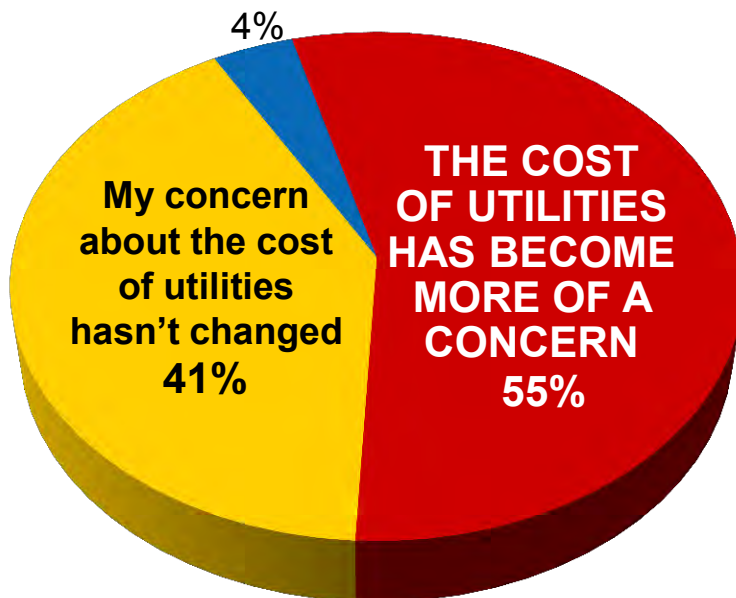


The cost of utilities is a growing concern for a majority of 50+ voters, and three-fifths say affordability is very important in helping them make a voting decision.

Thinking about heating my home last winter or cooling it this summer:

All voters

The cost of utilities has become less of a concern



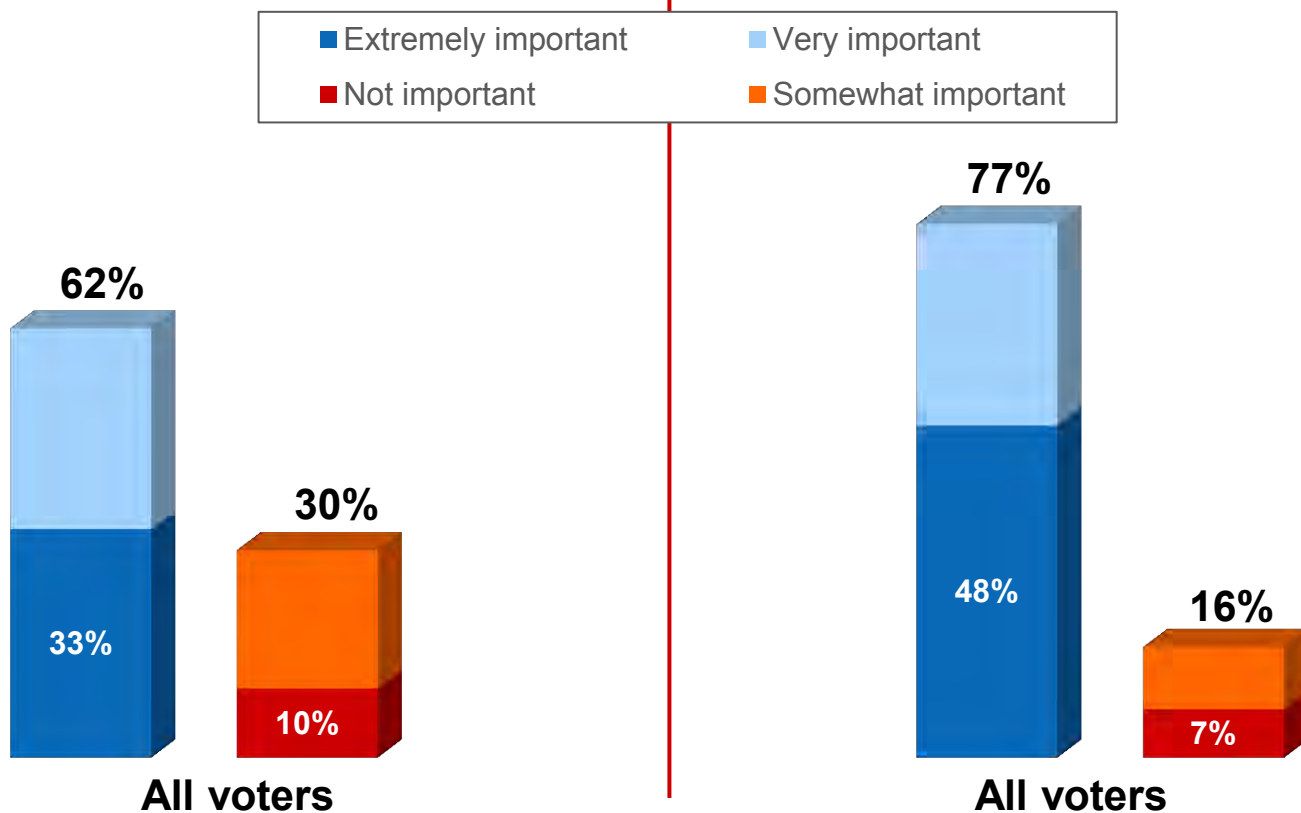
Proportions Who Say Candidates' Positions on Affordable Utilities Are Very Important in their Vote for Governor

All voters	62%
Men	58%
Women	66%
Age 50 to 64	59%
Age 65 to 74	64%
Age 75/over	68%
Democrats	66%
Other	65%
Republicans	57%
Undecided voters	64%

A majority of 50+ voters believe it is important for consumers to have a default electric plan priced at the lowest reasonable rate. Voters also want a cap on variable rate plans.

Importance of Having Default Electric Plan for Consumers Priced at Lowest Reasonable Rate

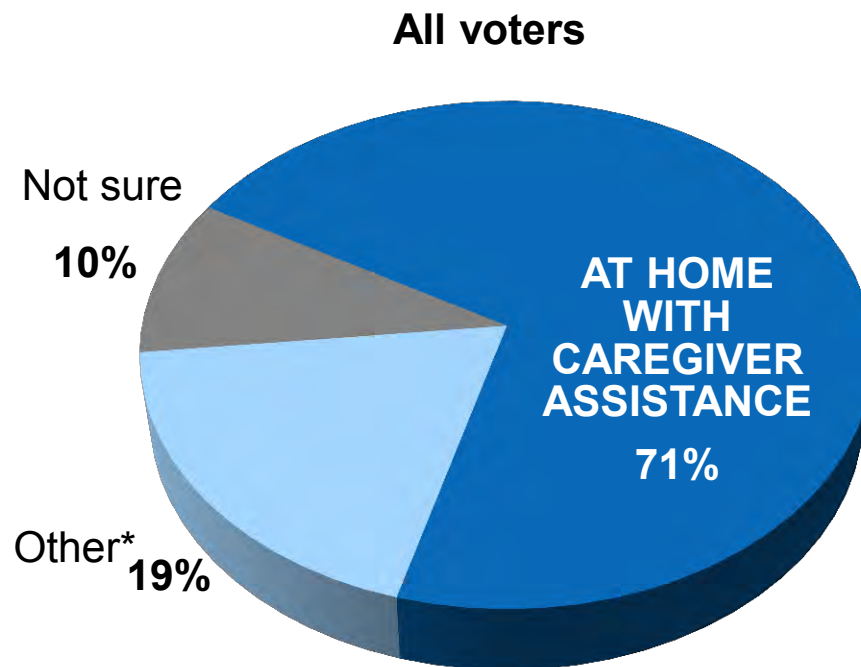
Importance of Having Cap on Rates for Electric Customers Who Have Variable Rate Plans



CAREGIVING

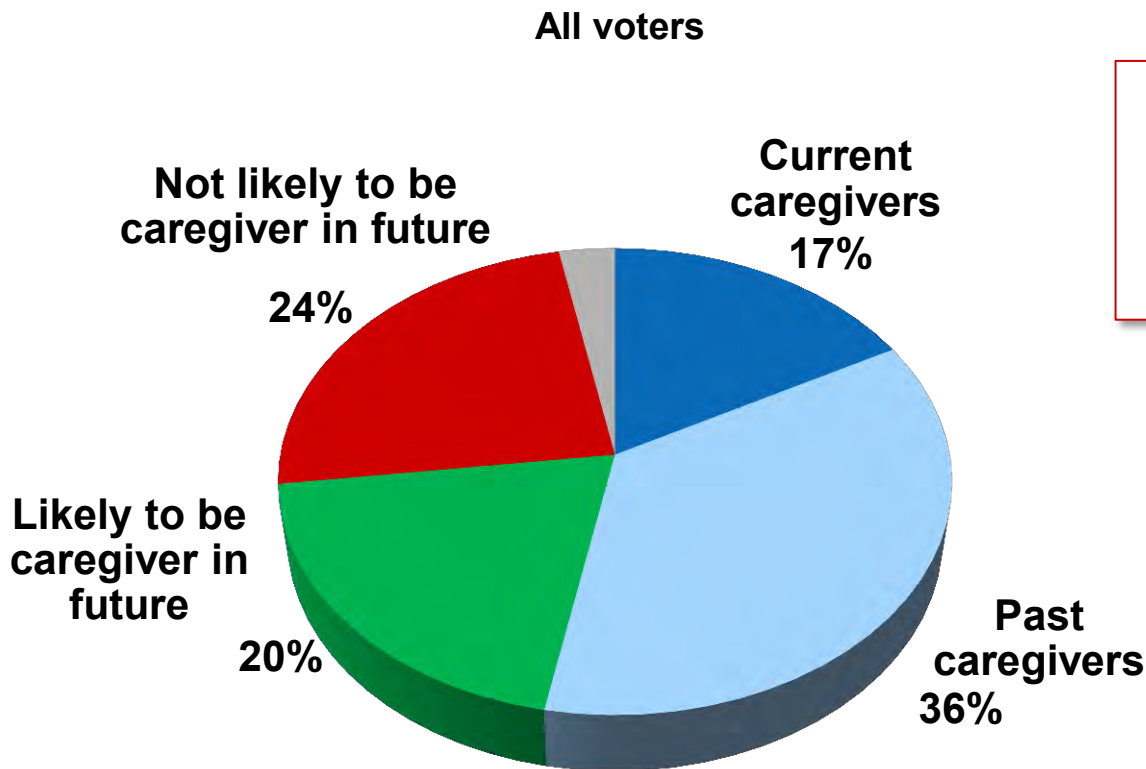
Seven in ten voters 50+ prefer at-home care over other options for themselves/family.

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:



*15% assisted living facility,
4% nursing home

Many voters 50+ have at some point been a caregiver* to family member or expect to become one in the future.



11% of voters age 50+ report that they or their spouse have received care from a family caregiver.

* 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.”

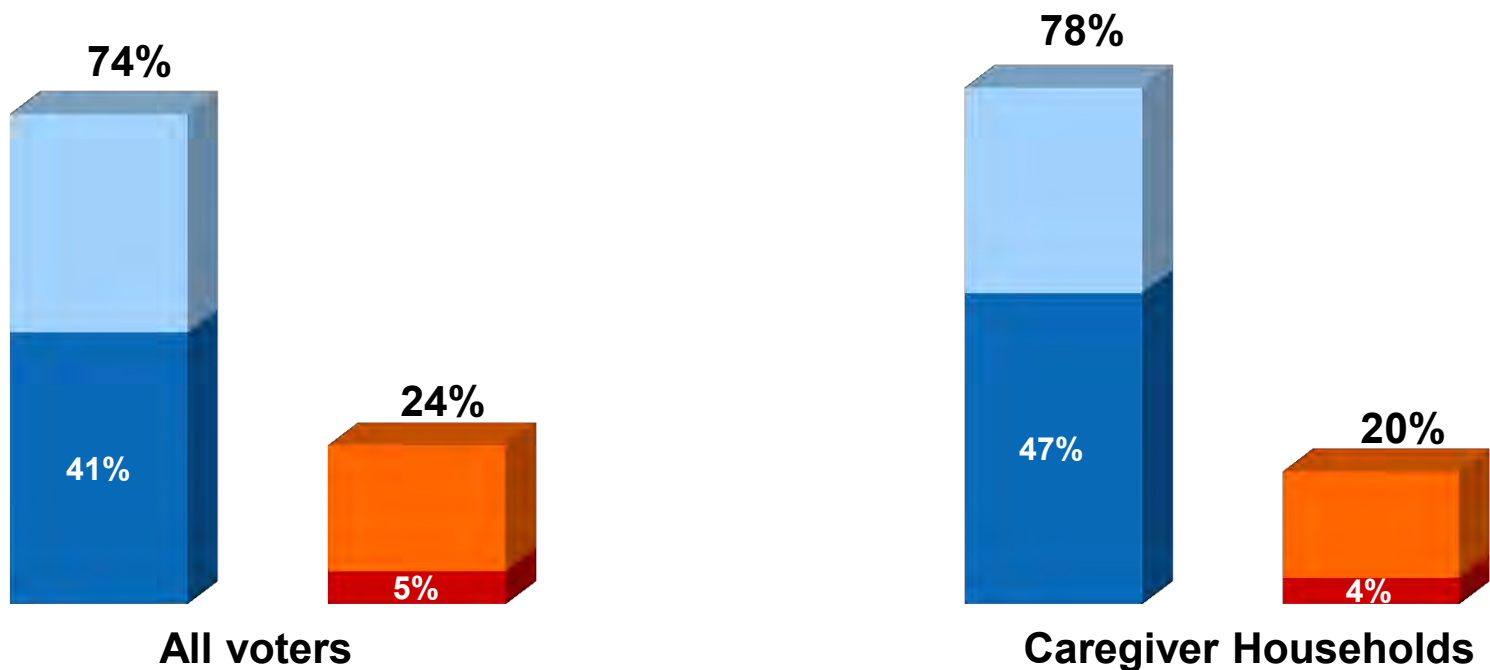
Caregiver Households*

	<u>Retirees</u>		<u>Non-retirees</u>
All retirees	58%	All non-retirees	54%
Men	48%	Men	52%
Women	67%	Women	57%
Unmarried	54%	Unmarried	53%
Married	60%	Married	55%
Age 50 to 69	64%	Age 50 to 59	52%
Age 70/over	52%	Age 60/over	59%
Non-college grads	57%	Non-college grads	53%
College grads	63%	College grads	56%
Income under \$40K	53%	Income under \$40K	49%
Income over \$40K	65%	Income over \$40K	54%

* 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.

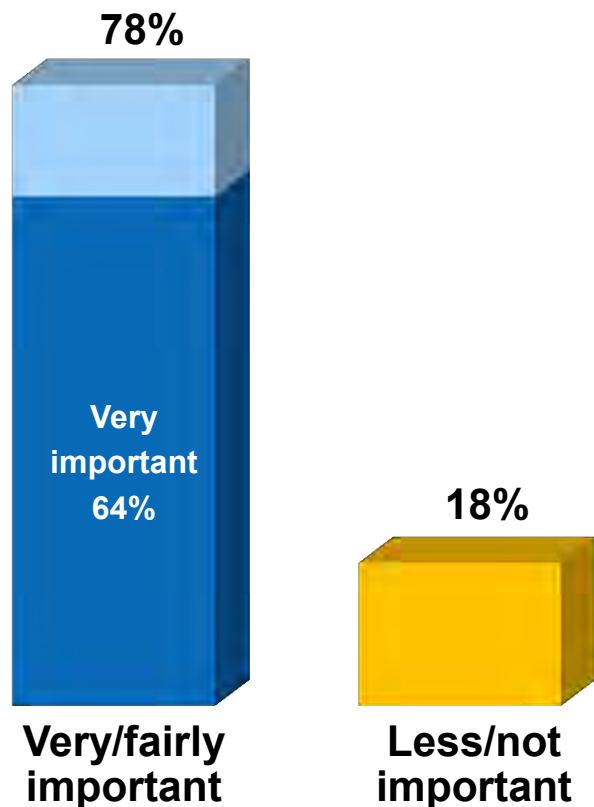
How important a priority should it be for elected officials to make services that help older adults live independently (home health care, personal care, day programs) more available in the community?



Helping people live independently is a powerful potential issue for candidates, especially among women, low-income voters, and caregivers.

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

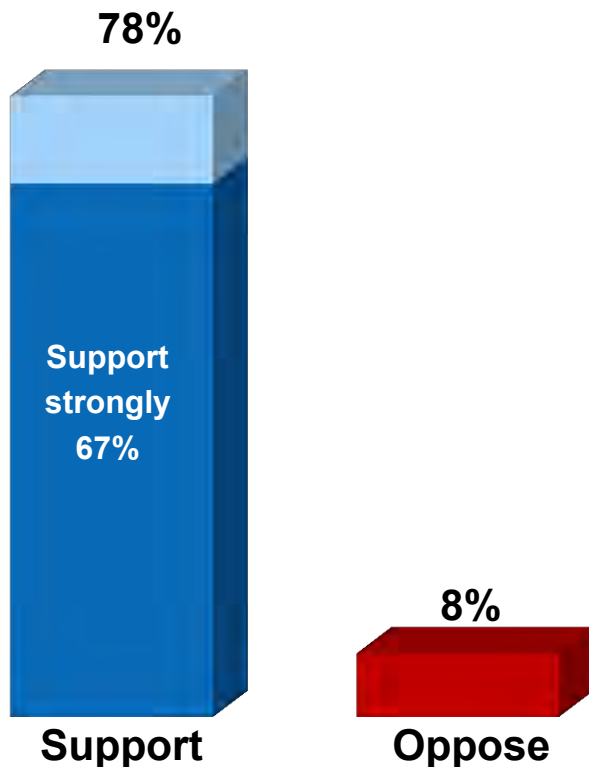
Helping older people and the disabled live independently



<i>Very Important Issue in my Vote Decisions</i>			
Men	56%	Whites	63%
Women	72%	Non-whites	75%
Age 50 to 64	59%	Undecided voters	71%
Age 65/over	70%	Caregiver households	66%
High school/less	80%	Likely future caregivers	71%
Some college	68%		
College grads	51%		
Income under \$30K	76%		
Income \$30K to \$50K	88%		
Income over \$50K	52%		

There is near universal support to shift PA lottery funds from nursing home to home-based care.

*Which do you think would be a better use of Pennsylvania lottery revenues—paying for nursing home care, or funding programs to help seniors remain in their homes as they age?**



Strongly support home care funding	
Men	60%
Women	73%
Age 50 to 64	61%
Age 65 to 74	74%
Age 75/over	71%
Undecided voters	64%

* Information before question: “The PA Lottery funds programs such as property tax and rent rebates, transportation, and in-home care services to help both lower- and middle-income seniors stay in their homes as they age. Recently, lawmakers have shifted these funds away from programs that help seniors remain at home so that more can be spent on nursing home care.”



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