

2015

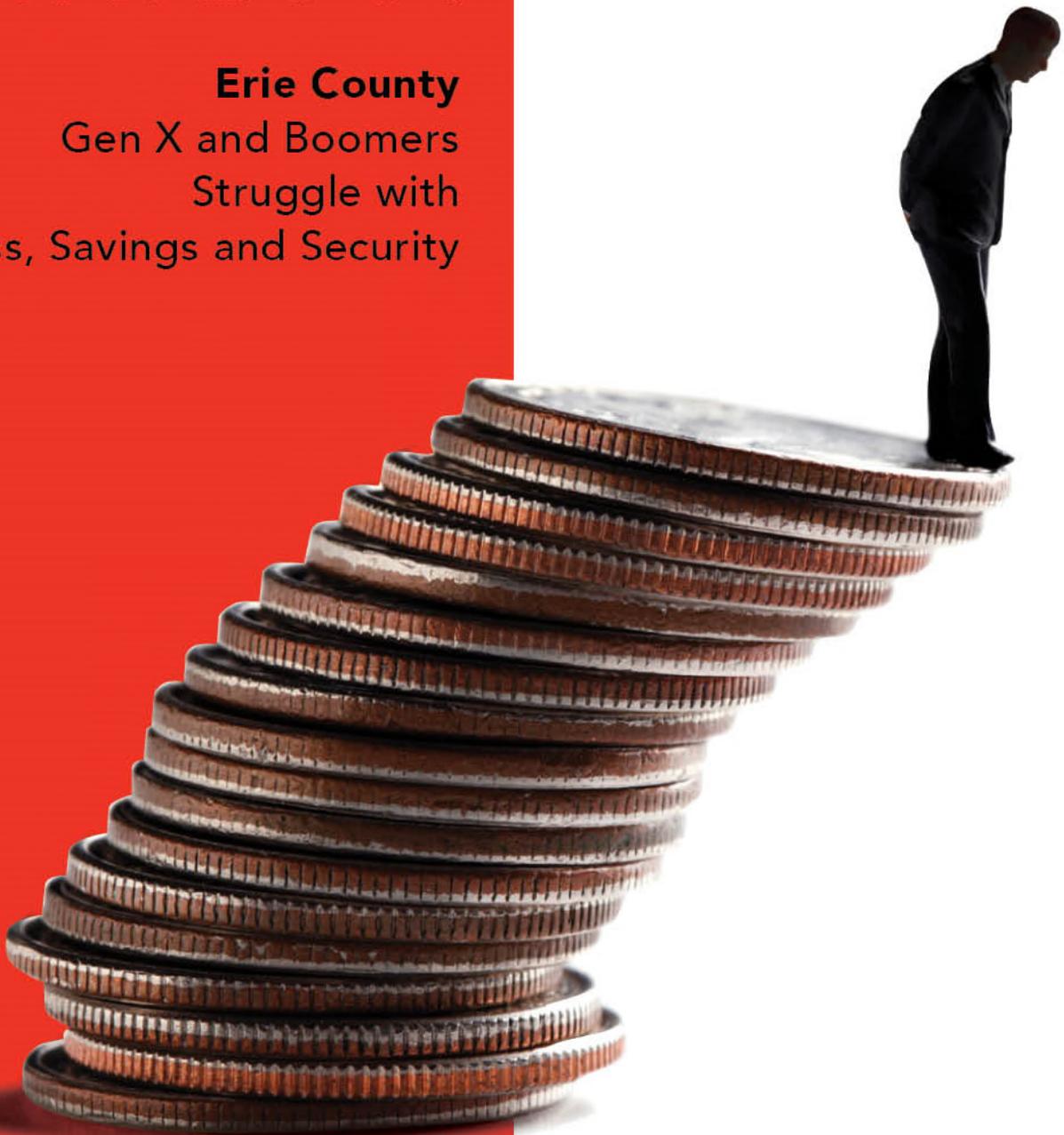
A SURVEY OF
Erie County
Voters Age 35-69

AARP Real Possibilities in

New York

HIGH ANXIETY:

Erie County
Gen X and Boomers
Struggle with
Stress, Savings and Security



About AARP

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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INTRODUCTION



This year Generation X turned 50! With over 2.5 million members across the state including 120,000 in Erie County, AARP New York is the state’s leading advocate for the 50-plus. We believe now is the time for us to take stock of the financial plans of Gen Xers and how prepared they are for their financial future. To that end, AARP New York presents, “High Anxiety: Erie County Gen X and Boomers Struggle with Stress, Savings and Security,” one in a series of reports detailing the findings behind a groundbreaking survey of New York State voters aged 35 to 69, Generation X and Baby Boomers together.

As Gen Xers emerge from the long shadow cast by the Baby Boomers, they find themselves sandwiched between raising their children and caring for their aging parents while working longer hours to pay bills and student debt. Gen Xers lack the time, knowledge, and for many even the reasonable opportunity to manage and plan for their future. We found that not building a secure retirement is adding more worry to this important and stressed population. It is vital that these worries are addressed by our elected leaders because an uncertain financial future for New Yorkers is an uncertain financial future for Erie County and New York State – especially with 57% of Erie County Gen X voters considering fleeing New York, signaling a possible “Gen-Xodus”.

Survey results reveal that nearly a third (32%) of Erie County’s Gen X and Boomer voters have neither a workplace nor personal retirement savings account. At the same time, they’ve told us that their top financial worries are not saving enough and not planning enough for retirement. At AARP New York, we believe the level of stress among voters of both generations reflected in this “High Anxiety” report is proof that a new kind of retirement blueprint is required to foster better financial and retirement security and independence.

One solution Illinois and Washington recently enacted is a state-facilitated retirement plan that would provide a path to saving for many workers whose employers offer no workplace pension or 401k. AARP believes such a plan for New York would ease the worries of Gen X and future generations of New York workers. Americans generally are 15 times more likely to save for retirement when they have a retirement plan available to them at work. Fully 52% of private sector workers aged 18 to 64 across our state lack access to any kind of retirement savings plan through their employer. A two-thirds majority of Gen X and Boomer voters in Erie County support a proposal for a state-facilitated plan in New York. Local and state elected officials and policymakers are in a position to lend these and other working New Yorkers a helping hand by ensuring that all who want to save for their retirement have a simple option for doing so.

AARP is committed to ensuring New Yorkers are able to live their best lives as they age, and we believe financial and retirement security are key to that goal. In the long run, helping our citizens plan for their future and help themselves helps us all.

Sincerely,

A handwritten signature in black ink that reads "Beth Finkel".

Beth Finkel
State Director, AARP New York

EXECUTIVE SUMMARY

Much attention has been paid to America's looming retirement crisis. With disappearing pensions, increasing longevity, a culture of spending versus saving and most recently the impact of the Great Recession on wealth and security – the very way that Americans “retire” is changing. While Boomers are at the forefront of this evolution, Gen X is the first generation that will fully come into retirement age with a new playbook, having lived the entirety of their working years during the rise of 401k plans and a shift away from traditional pension plans.

As the first Gen Xers turn 50 this year, survey results reveal that Erie County's Gen X voters are as anxious about retirement as their pre-retiree Boomer counterparts, reflecting a trend across the state. With lower confidence in Social Security, fewer guaranteed benefits from retirement plans and more widespread debt, Gen X has reason to be worried.

One-fifth of Erie County's Gen X aged labor force and one-fourth of Boomer workers are not confident they will ever be able to retire. One very big difference between Erie County's Gen X and Boomer generations regarding retirement relates to their Social Security expectations. Thirty-nine percent (39%) of Gen Xers do not expect to receive any Social Security in retirement - more than 2.5 times the share of equally pessimistic Boomers (14%). Moreover, the majority of Gen Xers who do expect to receive any Social Security think it will be only a minor share of their retirement income.

In spite of weaker expectations about Social Security, Gen Xers are only marginally more likely than Boomers to participate in retirement savings. Among all voters in each cohort and taking into consideration both workplace retirement savings and personal retirement accounts, 28% of Gen X and 35% of Boomers do not have any retirement savings account at all.

Large portions of Erie County Gen Xers and Boomers cite multiple obstacles to saving for retirement. Top reasons that voters in these

KEY SURVEY FINDINGS: ERIE COUNTY VOTERS

Gen X and Boomer voters worry most about not saving enough (67% and 59%); and not preparing enough for retirement (60% and 56%).

In both cohorts, a majority (54%) feels anxious about being able to have a comfortable retirement.

20% of Gen Xers and 24% of Boomers do not expect to ever retire.

28% of Gen Xers and 35% of Boomers have no retirement savings account.

39% of Gen Xers do not expect to receive any Social Security income at all.

64% of combined Gen X and Boomer voters support a state-facilitated retirement savings option for workers.

Barriers to retirement saving include current bills, paying for education and student loan debt. 70% of Gen Xers are either current or expected future borrowers of student debt.

57% of Gen X and 48% of Boomers are likely to leave New York in retirement.

generations are not able to save include not having enough money after paying bills and paying for children's education, particularly for Gen X. Twenty-five percent (25%) of Gen X voters currently have student loan debt and nearly half (45%) expect to acquire student loan debt in the future to pay for college education for themselves or their children. With 70% of student loan borrowers saying these loans make it even harder to save for retirement, a significant number of Gen Xers are at risk of further jeopardizing their retirement security due to student loans.

At the same time, a majority share of Gen X voters in Erie County (57%) and about half of Boomers (48%) say they are likely to leave the state during their retirement. Concern about future affordability in New York, combined with an inability to save, may be amounting to a retirement plan to flee the state.

The Schwartz Center for Economic Policy Analysis estimates that 32% of New Yorkers nearing retirement are at risk of retiring with incomes below poverty level. The next generation of retirees has arguably less favorable retirement circumstances, and yet, the majority of Gen X expects to retire by age 65. This disconnect suggests that despite the high levels of worry, there remains some measure of a retirement reality gap and demonstrates the need for more public financial literacy as well as new solutions.

Without a drastic change in their current retirement preparedness, Gen X will be forced to make choices different than their parents' generation for their retirement years. Retirement options for many may include resorting to working longer, relying on family and public assistance or significantly reducing their standard of living.¹

Whether for themselves or others, Erie County Gen X and Boomer voters worry about New Yorkers having to rely on public assistance in retirement because they have not prepared or lack access to plans. Regardless of voter employment status or current access to workplace retirement plans, a majority support a legislative proposal for a state-facilitated workplace retirement savings option. One of the key plan features is portability, whereby the account follows workers from job to job. Such a feature has the potential to simplify plan participation and make it easier for workers to accumulate savings in a single account, and 82% of Erie County voters in these generations consider this a very important feature to a possible state-facilitated savings option.

AARP research shows that workers are 15 times more likely to save for retirement if their employer offers a plan.² In Erie County, 18% of Gen X and 22% of Boomer workers surveyed are not covered by a workplace retirement plan. That includes all workers age 35 to 69 who are registered voters. The lack of coverage is much worse for younger generations of workers and private sector employees. Across New York State, 52% of private sector workers aged 18 to 64, or 3,507,000 people, are not offered a workplace retirement plan through their employer.³

Gen X and Boomer voters in Erie County are clear that they want elected officials to support the creation of a state-facilitated retirement savings option: 70% want this to be a concern of elected officials so more New York workers have an opportunity to save for retirement.

¹ *The Reality of the Retirement Crisis*, January 2015. Center for American Progress.

<https://www.americanprogress.org/issues/economy/report/2015/01/26/105394/the-reality-of-the-retirement-crisis/>

² Data compiled by AARP's Public Policy Institute from unpublished estimates from the Employee Benefit Research Institute of the 2004 Survey of income and Program Participation Wave 7 Topical Module (2006 data).

³ <http://www.aarp.org/content/dam/aarp/ppi/2015-07/AARP-NewYork-state-fact-sheet.pdf>

ABOUT THE SURVEY & REPORT TERMS

Terms In This Report

Gen X: Age 35 to 50

Boomer: Age 51 to 69

In Labor Force: Currently employed or unemployed and looking for work

Workers: Currently employed

With Access to Retirement Plans: Currently employed and have access to an employer-sponsored retirement plan

Without Access to Retirement Plans: Currently employed and do not have access to an employer-sponsored retirement plan

The data in this report is from a telephone survey of 801 registered voters in Erie County, New York aged 35 to 69. Results are analyzed for two generational cohorts: Gen X, age 35 to 50; and Boomers, age 51 to 69. The Erie county sample is part of a larger survey of New York voters and one in a series of related reports.⁴

The majority (73%) of Erie County survey respondents is currently in the labor force based on stated employment status, which is defined in this report as either currently employed or unemployed and looking for work. Eighty-seven percent (87%) of Gen X voters are currently in the labor force; and while comparatively fewer Boomers are working or looking for work, it remains a majority of them (63%). About one-fourth (23%) of all survey respondents, or a third of all in the labor force, is an owner or employee of a small business. “Small business” was not defined for survey participants.

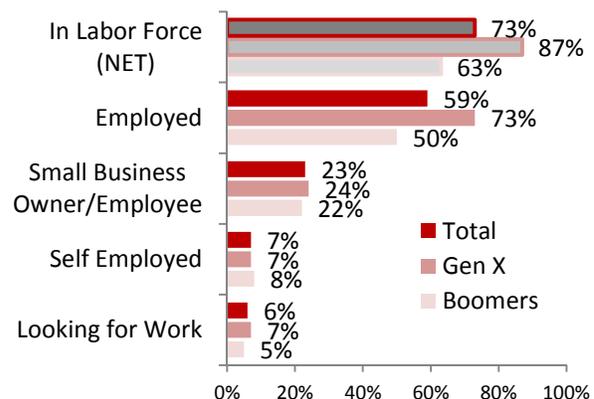
Employment Status of Survey Respondents

Base: Erie County NY Voters Age 35 to 69



Type of Labor Force Participation among Survey Respondents

Base: Erie County NY Voters Age 35 to 69



⁴ Additional details on the research methodology, a fully annotated questionnaire and additional reports can be found at www.aarp.org/nygenxandboomers.

DETAILED SURVEY FINDINGS

CURRENT FINANCIAL SITUATION

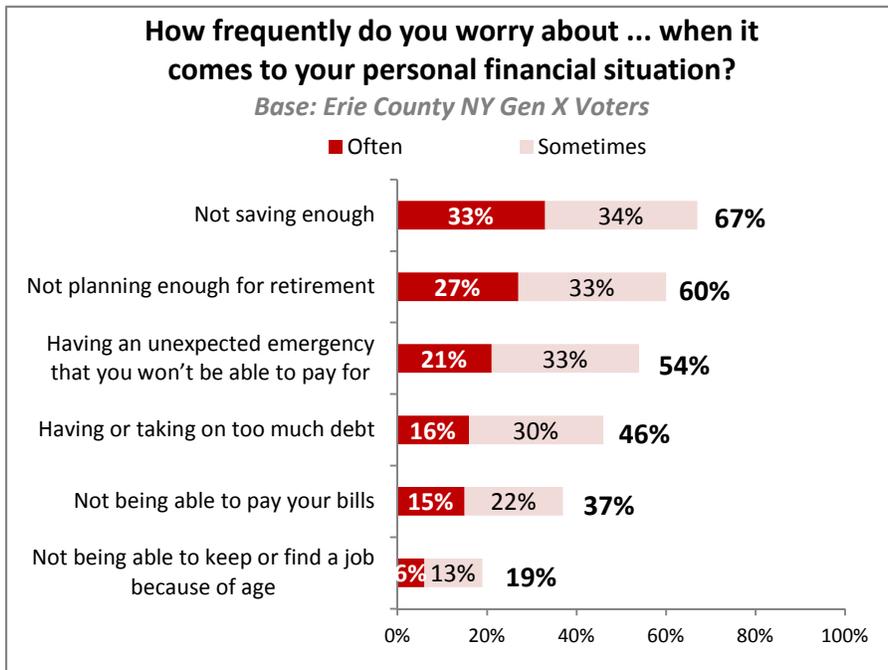
Generation X and Baby Boomers were particularly hard hit by the Great Recession. Five years after its official end, in spite of indicators of a macro economic recovery, the toll on the personal financial security of Gen Xers and Boomers continues to be felt. In a 2014 national survey of Gen X and Boomer workers, more than one-third believed the Great Recession had not yet ended and only one-fourth of either cohort felt the economy was recovering or had fully recovered.⁵

Survey results in Erie County reveal a similar sense of insecurity and financial vulnerability present among large shares of Gen X and Boomer voters. Two-thirds (67%) of Erie County's Gen X voters worry about not saving enough and 60% worry about not planning enough for retirement. Boomer voters are only slightly less likely to worry about saving and planning for retirement – 59% and 56%, respectively. More than half of both voter groups worry about having an unexpected emergency they cannot pay for, and among Boomers, the unexpected, unaffordable emergency is as likely to be a worry as planning for retirement and saving.

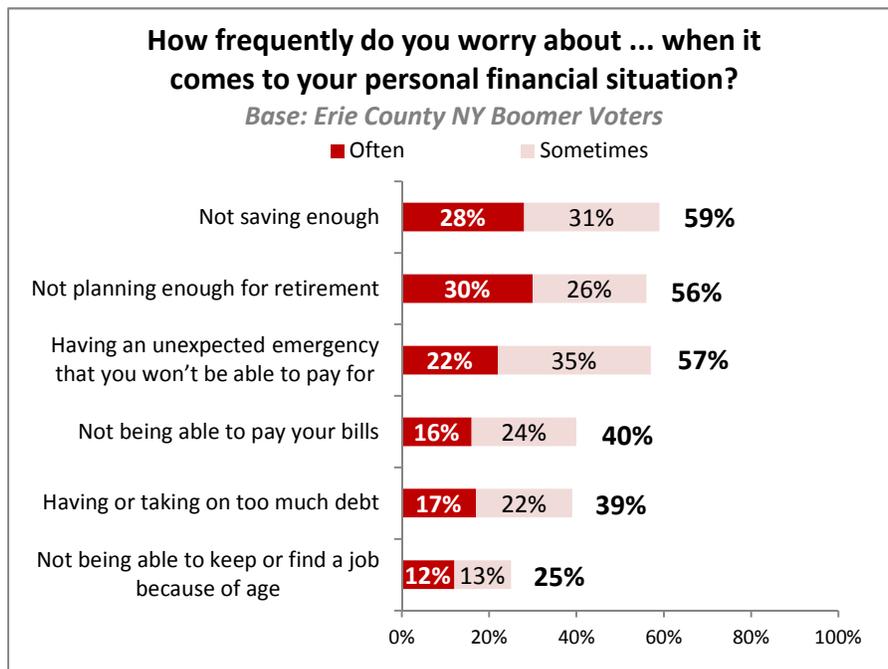
Taking on too much debt is a worry for 46% of Gen X voters and 39% of Boomer voters; and more than one-third of both cohorts worry at least sometimes about not being able to pay their bills. On the income side of the equation, one-fourth of Boomer voters and one-fifth of Gen X voters worry about not being able to find or keep a job because of age.

⁵ *The Retirement Readiness of Three Unique Generations: Baby Boomers, Generation X, and Millennials. 15th Annual Transamerica Retirement Survey of Workers*, April 2014, Transamerica Center for Retirement Studies (TCRS) https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf

Gen X:



Boomer:

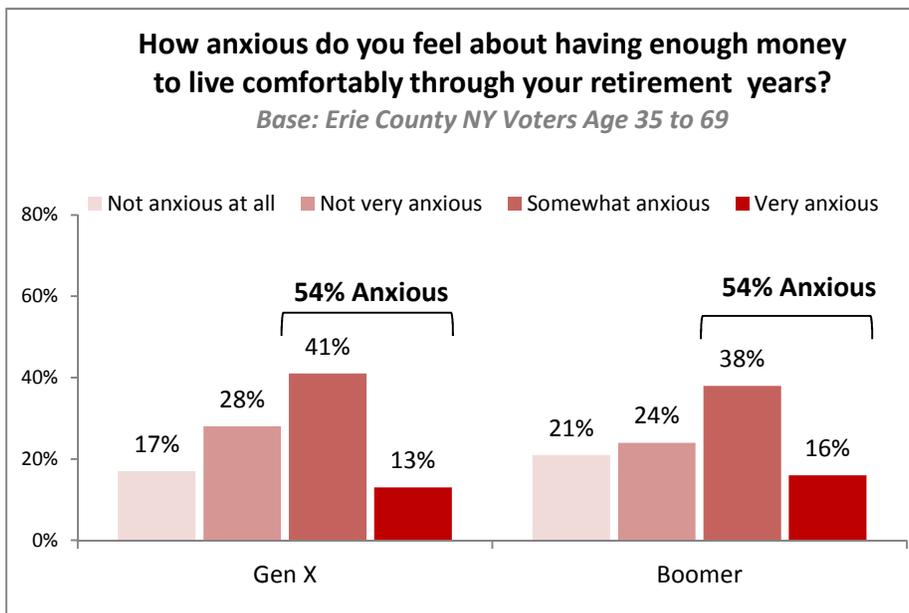
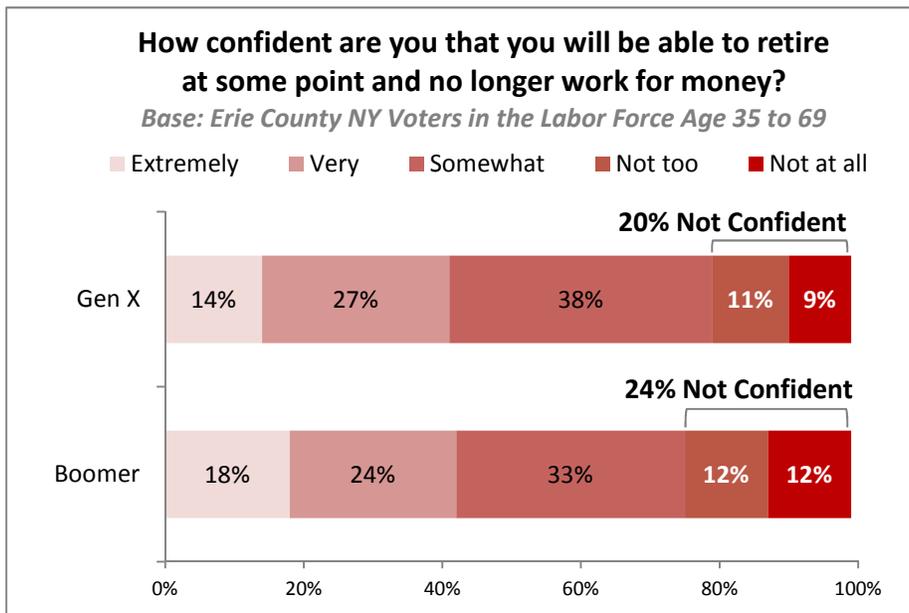


CONFIDENCE IN RETIRING

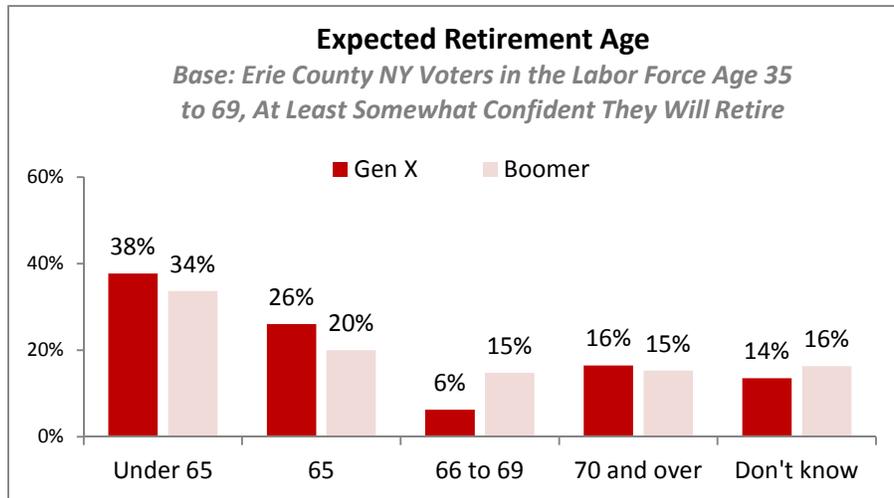
As further evidence that a lack of sufficient retirement planning and saving is a significant source of insecurity, there is a substantial share of working voters in both the Gen X and Boomer cohorts lacking confidence that they will ever be able to stop working for money (20% and 24%, respectively). A larger majority (54%) of each generation express anxiety about having enough money to live comfortably through their retirement years.

The fact that anxiety levels about having enough money to live comfortably in retirement among Gen X are about equal to Boomers suggests that retirement circumstances on the whole are not looking up for this younger generation. Although Gen X has more time to accelerate savings and

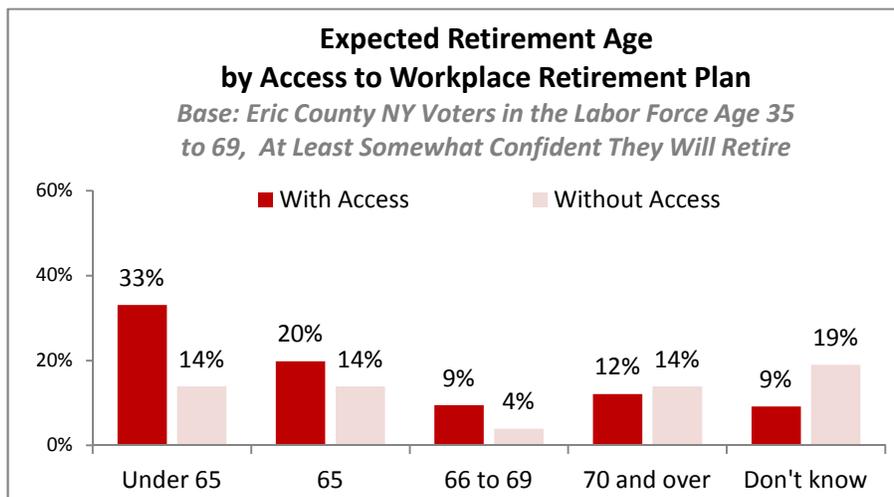
planning before a hoped-for retirement age, they are not any more optimistic than their Boomer counterparts. Sizeable portions of both Gen X and Boomer generations face a future of either working indefinitely and/or having to reduce their standard of living to below what is currently considered comfortable.



For the three-fourths of voters age 35 to 69 currently in the Erie County labor force who are at least somewhat confident they will be able to retire, the average age of expected retirement is 64. However, six in ten Gen Xers expect to retire at age 65 or *before*, whereas a larger percentage of working Boomers report an expected retirement at older ages. Similar results are reported nationally: Gen X workers are significantly more likely than Boomer workers to expect to retire at age 65 (36% vs 18%).⁶ Although Gen X has more time to build up savings, their expectations may be unrealistic given concerns about savings and suggest a perceptual gap considering nearly one-third of New York State’s present day near retirees are at risk of retiring with incomes below the poverty level.⁷



Having access to an employer-sponsored retirement savings plan makes a significant difference in worker expectations about working into later life. Thirty-three percent (33%) of those with access to workplace retirement plans expect to retire before age 65 compared to only 14% of those without access. On the other end of the spectrum, 19% of those without access to a workplace retirement are unsure at what age they will retire, versus 9% of those with access to a plan saying the same.

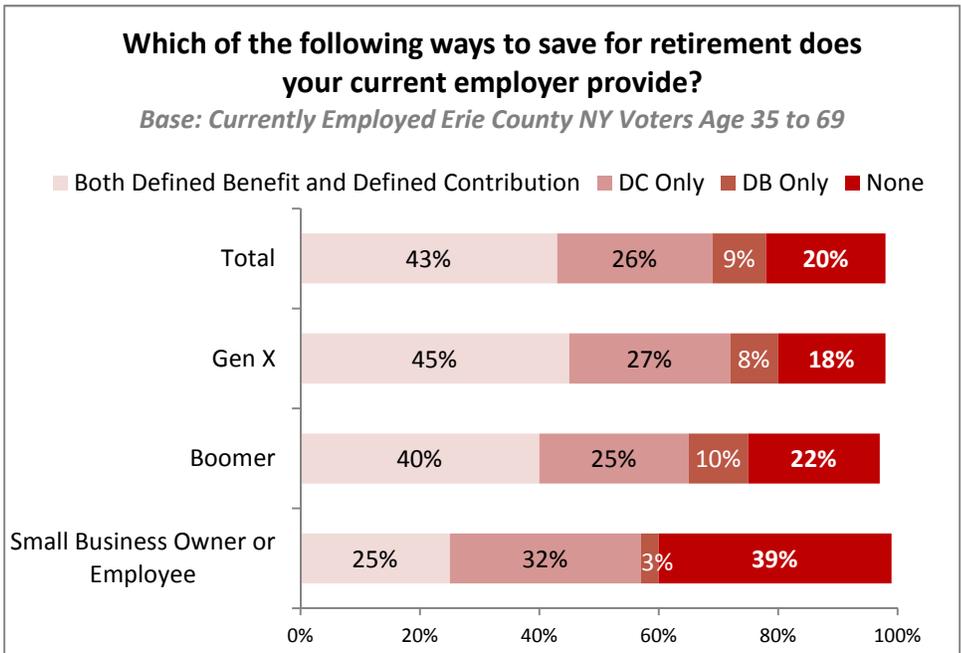


⁶ https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf

⁷ *Are U.S. Workers Ready for Retirement?* Schwartz Center for Economic Policy Analysis. 2014.

http://www.economicpolicyresearch.org/images/docs/research/retirement_security/Are_US_Workers_Ready_for_Retirement.pdf

ACCESS TO RETIREMENT PLANS (AMONG EMPLOYED⁸)



NET PLAN ACCESS

Defined Contribution
(such as 401k, 403b)

Total = 69%
 Gen X = 72%
 Boomer = 65%
 Small Business = 57%

Defined Benefit
(traditional pension plan)

Total = 52%
 Gen X = 53%
 Boomer = 50%
 Small Business = 28%

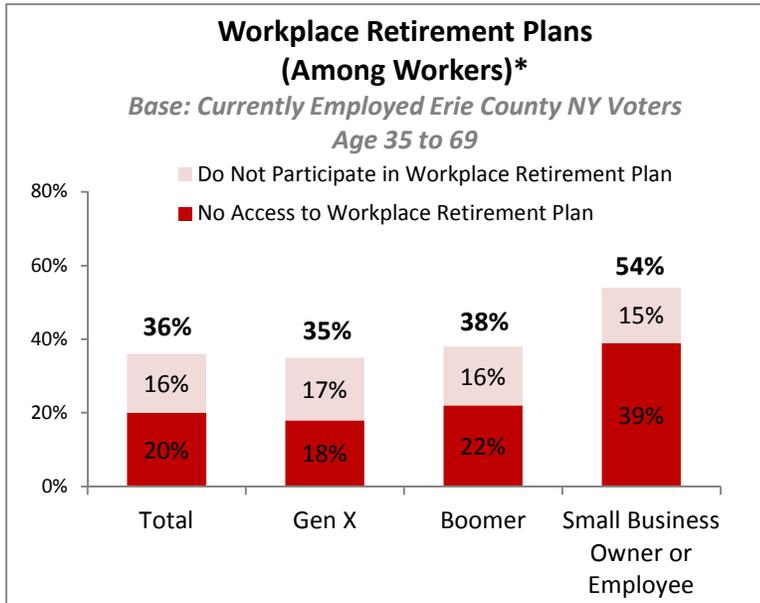
Eighteen percent (18%) of Gen X workers and 22% of Boomer workers in Erie County have no access to any type of workplace retirement savings plan. Among Gen X and Boomer-aged owners and employees of small businesses in Erie County, almost four in ten (39%) have no access at all to a workplace retirement savings plan. Among all private sector workers age 18 to 64 in New York State as many as 52% or more than 3.5 million workers statewide lack such access, leaving them no option to save at work.⁹

Workers currently without access to retirement plans at work see the value of such plans. Nearly three-fourths (73%) positively affirm they would participate in a way to save for retirement at work if offered.

⁸ Survey data includes both public and private sector workers.
⁹ <http://www.aarp.org/content/dam/aarp/ppi/2015-07/AARP-NewYork-state-fact-sheet.pdf>

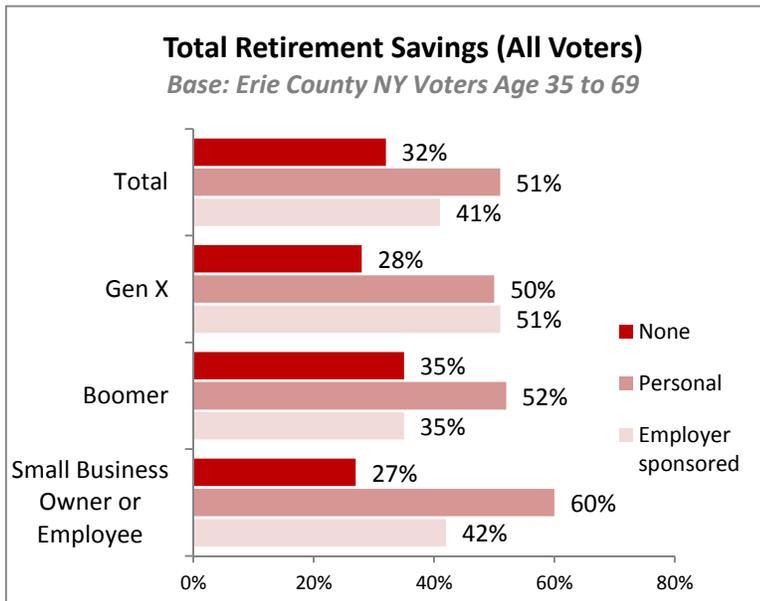
RETIREMENT SAVINGS BEHAVIOR

Taking into account plan participation, active retirement saving at work is even less common than access alone. Thirty-five percent (35%) of Gen X workers and 38% of Boomer workers are not saving through a workplace retirement plan. Largely due to the limited availability of plans for small business owners and employees, as many as 54% of this group of workers are not actively saving for retirement through a workplace plan.



Without workplace retirement plans, it is even more important to build up personal savings through an IRA or other retirement savings plan. However, just 51% of surveyed Erie County voters age 35 to 69 have done so. That is not surprising: Americans generally are 15 times less likely to save for retirement without workplace savings plans.¹⁰

When taken together and on net, 28% of Gen X voters in Erie County and 35% of Boomers are not actively saving for retirement - neither through a work sponsored nor a personal retirement savings plan. Though 36% of small business owners and employees are saving in personal retirement savings accounts outside of work, 27% still have no retirement savings account at all.



*Note: Survey data include both public and private workers.

¹⁰ Data compiled by AARP's Public Policy Institute from unpublished estimates from the Employee Benefit Research Institute of the 2004 Survey of income and Program Participation Wave 7 Topical Module (2006 data).

RETIREMENT INCOME EXPECTATIONS

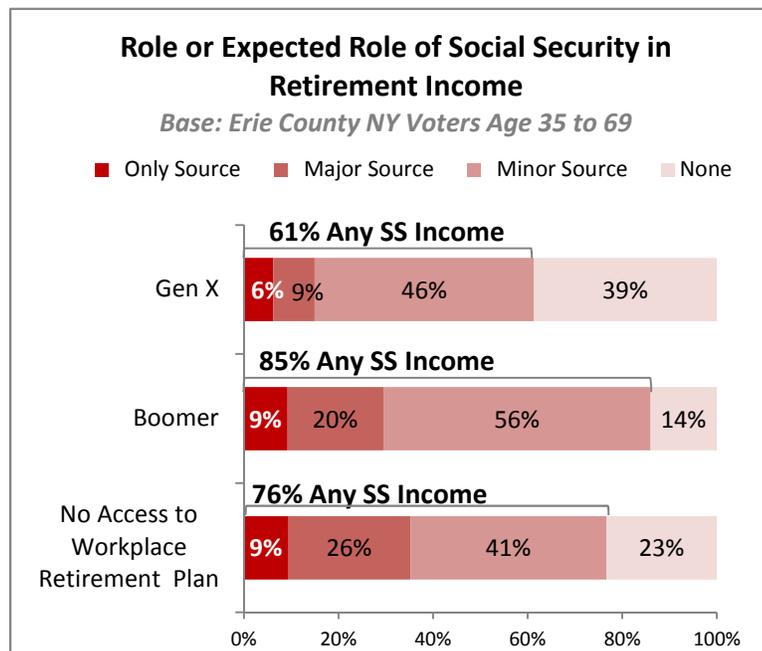
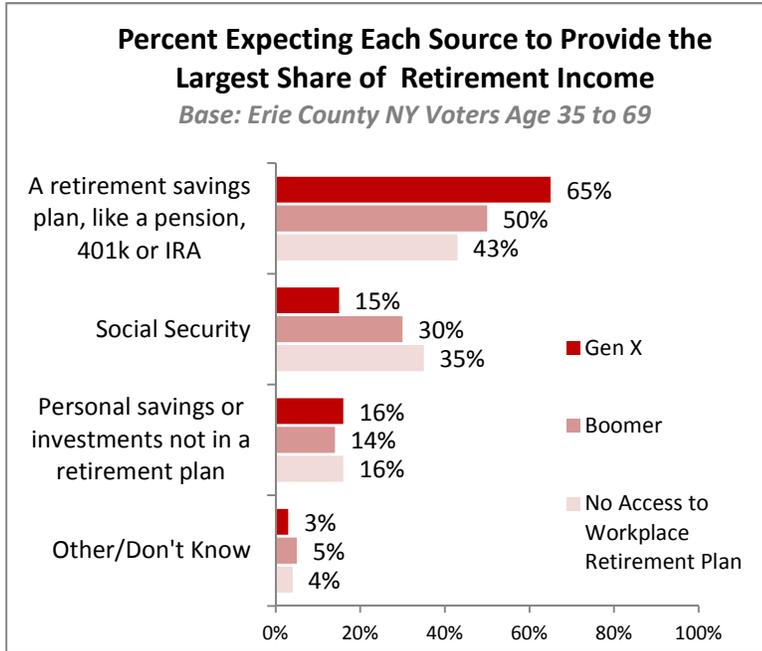
In spite of lagging participation in retirement plans or savings accounts, both Gen X and Boomers are most likely to expect their largest share of retirement income to come from a retirement savings plan. But, when it comes to expectations of Social Security, there are significant differences between the generations.

Eighty-one percent (81%) of Gen X says their savings will provide the largest share of their income in retirement – either from a retirement plan (65%) or their own personal savings outside of a retirement plan or account (16%).

Just 15% of Gen X says that Social Security will be their largest share of income, and 39% does not expect to receive any Social Security income at all.

Among Boomers, twice the share (30%) say Social Security will be their largest source of income in retirement and just 14% do not expect to receive any Social Security income at all in retirement.

Among workers without access to workplace retirement plans, over half have personal retirement plan accounts such as an IRA (54%) and about four in ten (43%) expect their personal retirement plan to be their major source of income. In addition, this group is relatively bullish on Social Security, with more than one-third (35%) expecting it to provide their largest share of income in retirement versus just 16% saying their personal savings will provide the most.

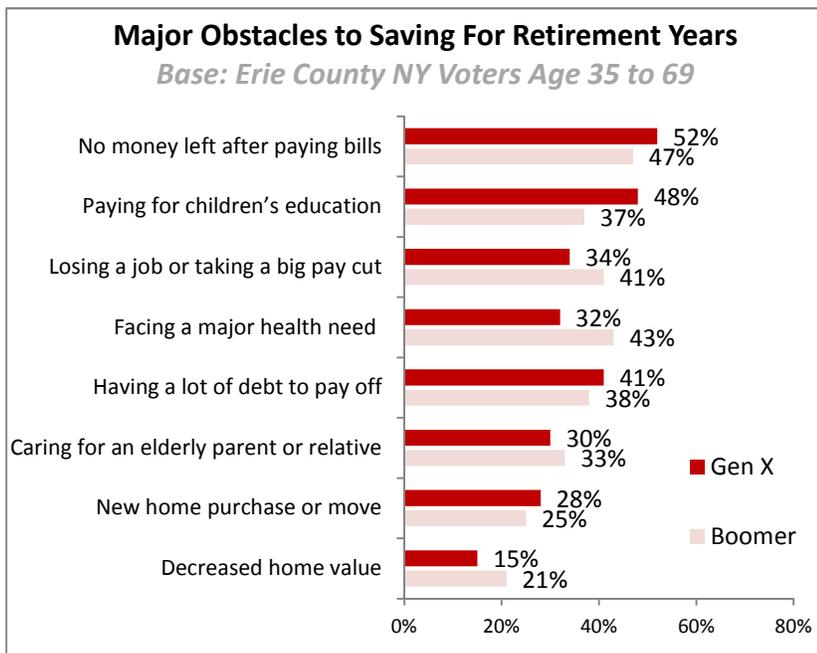


DEBT AND OTHER BARRIERS TO SAVING

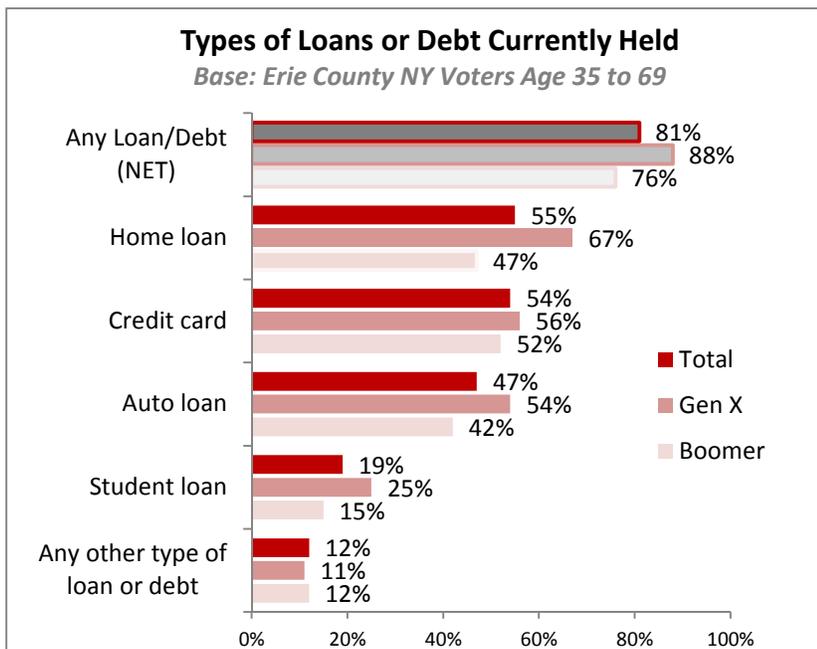
Many Erie County voters age 35 to 69 consider current expenses a financial barrier to saving for retirement. In fact, in both generational cohorts, not having enough money left after paying bills is the most reported obstacle to saving for retirement years, with 52% of Gen X and 47% of Boomers reporting this as a barrier to saving.

Paying for children's education is the second most commonly cited barrier among Gen X voters -

significantly more than Boomers although a high proportion of Boomers is also affected (48% Gen X and 37% Boomer). For their part, Boomers are more likely to cite facing a major health need and a job loss or pay cut as barriers to saving.



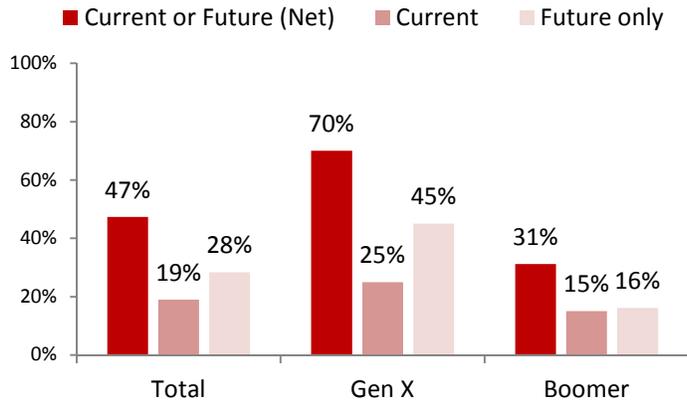
Debt is another barrier to saving that affects about four out of ten voters in these generations. In its ongoing Retirement Confidence Survey, the Employee Benefit Research Institute (EBRI) has consistently found the level of debt among workers negatively impacts retirement confidence.¹¹ In Erie County, the vast majority of Gen X and Boomer aged voters (81%) have some form of debt. In addition to home and auto loans, credit card debt is reported by half of voters in these generations. One-fifth overall have student loans. Gen X is more likely to have nearly all types of debt included in the survey compared to Boomers.



¹¹ 2015 Retirement Confidence Survey, Employee Benefit Research Institute. <http://www.ebri.org/surveys/rcs/2015/>

Current and Expected Future Student Loan Borrowers

Base: Erie County NY Voters Age 35 to 69

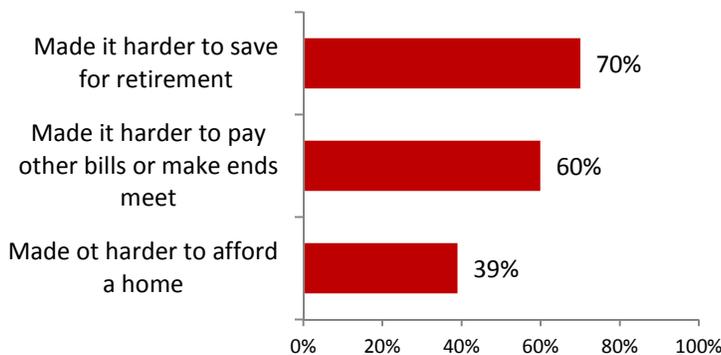


With regard to student loans specifically, about one-fourth (25%) of Gen X voters currently carry student loan debt and even more (45%) expect to acquire student loans in the future. Among Boomers, levels are relatively lower but still one in three are either current or future expected student loan borrowers.

Borrowers of student loans seem to do so at the expense of their future retirement security. Seventy percent (70%) of current student loan borrowers say paying off such debt has made it harder to save for retirement and almost two-thirds of future loan borrowers expect the same. A large portion also acknowledge the negative impact on affording current expenses as well. Sixty percent (60%) of current debtors and 47% of future expectant borrowers say paying back student loan debt makes it harder to pay bills or make ends meet. Affording a home is less likely to be affected than paying bills or saving for retirement, but still four in ten current borrowers of student debt say that debt has made home ownership harder.

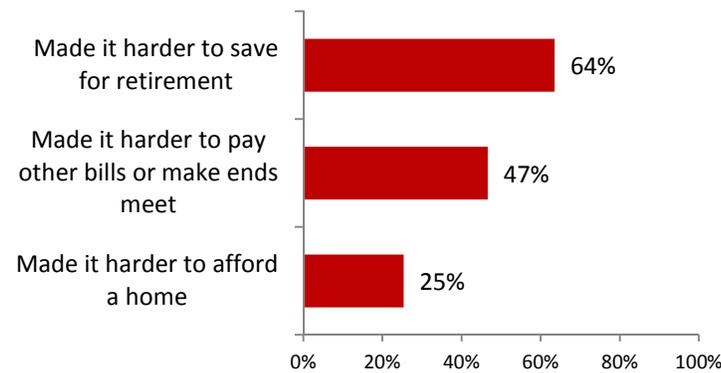
In what ways has paying off student loan debt affected you?

Base: Current Student Loan Borrowers Among Erie County NY Voters Age 35 to 69



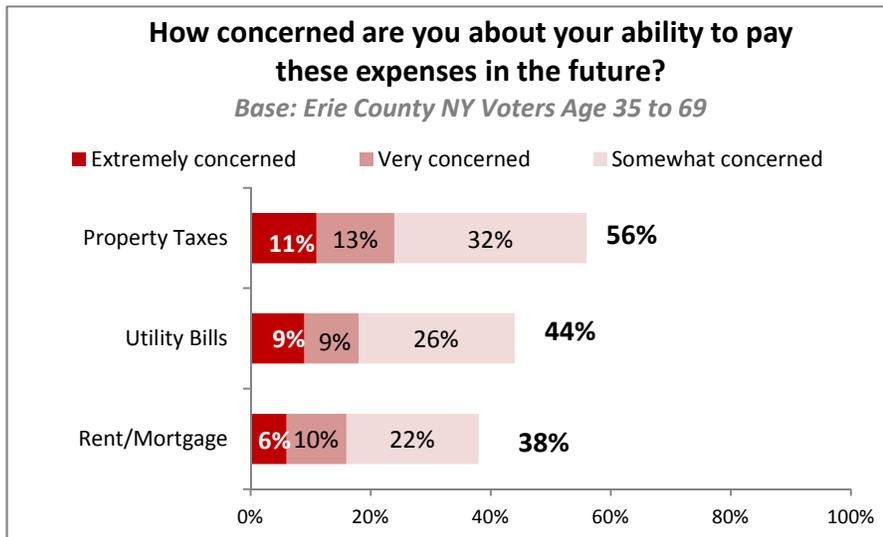
In what ways do you worry that paying off student loan debt will affect you?

Base: Expected Future Student Loan Borrowers Among Erie County NY Voters Age 35 to 69

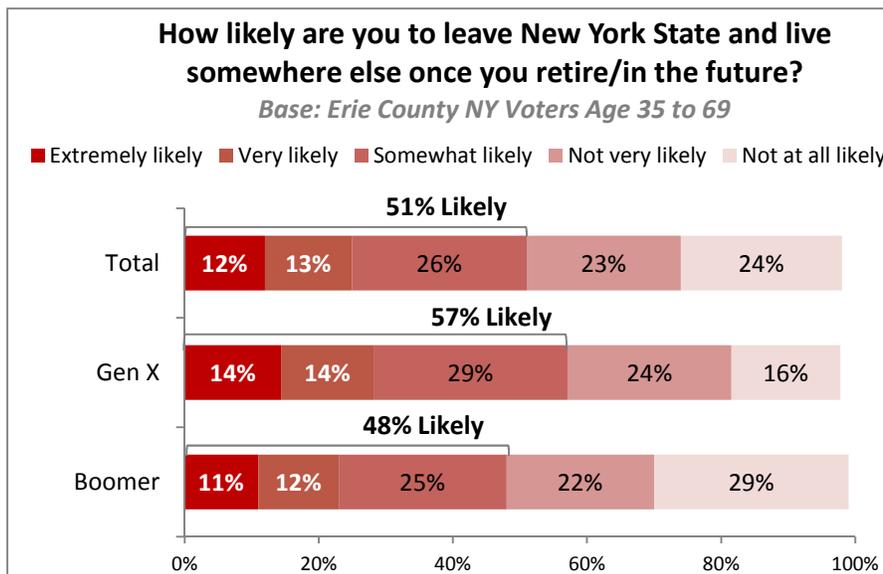


NEW YORK AFFORDABILITY

As discussed above, having enough money left after paying bills is the most commonly cited obstacle to saving for retirement among Erie County Gen X and Boomer voters. Housing expenses in particular are a concern for many: more than half of Gen X and Boomers together are at least somewhat concerned about their ability to afford property taxes in the future. About four in ten are concerned about home energy costs and being able to pay their rent or mortgage in the coming years.



Half (51%) of Erie County voters age 35 to 69 say they are at least somewhat likely to leave New York once they retire or in the future. Consistently across New York State and including Erie County, Gen X indicates a stronger intent to leave post retirement than Boomers. In Erie County, 57% of Gen X voters report at least some likelihood to leave the State and more than a fourth (28%) can scarcely see themselves staying, saying they are extremely or very likely to leave. Among Erie County's Boomer voters, just under half (48%) are likely to leave.



SUPPORT FOR A STATE-FACILITATED RETIREMENT SAVINGS OPTION

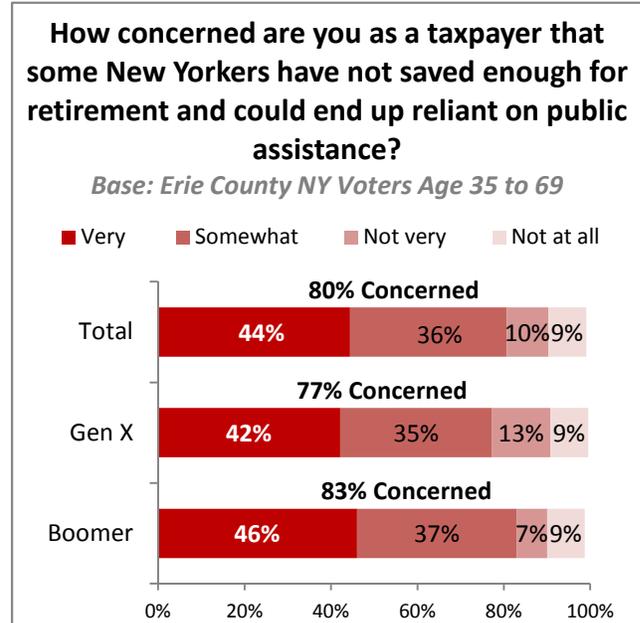
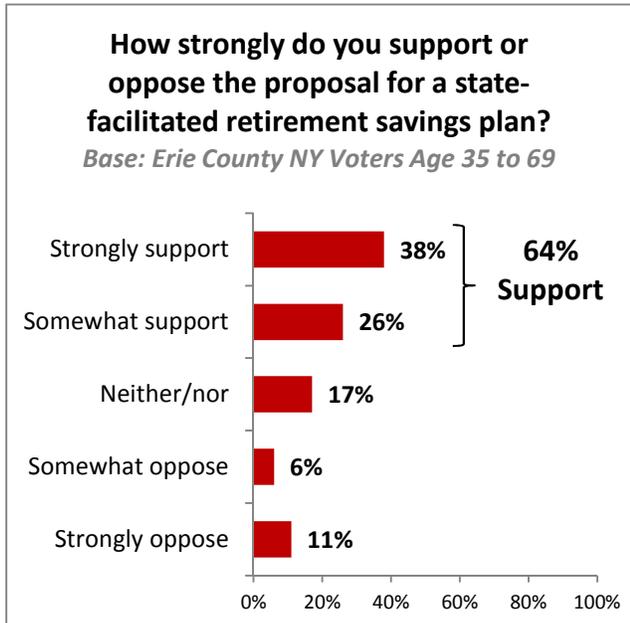
PROPOSED STATE-FACILITATED RETIREMENT SAVINGS OPTION FOR WORKERS

One way to help more New Yorkers save would be for the state to set up a retirement savings plan, similar to a 529 college savings plan, where workers can contribute to a private retirement account that is professionally managed. Workers could choose whether to participate, and the account would be portable from job to job. The plan would have low fees and not cost taxpayer dollars.

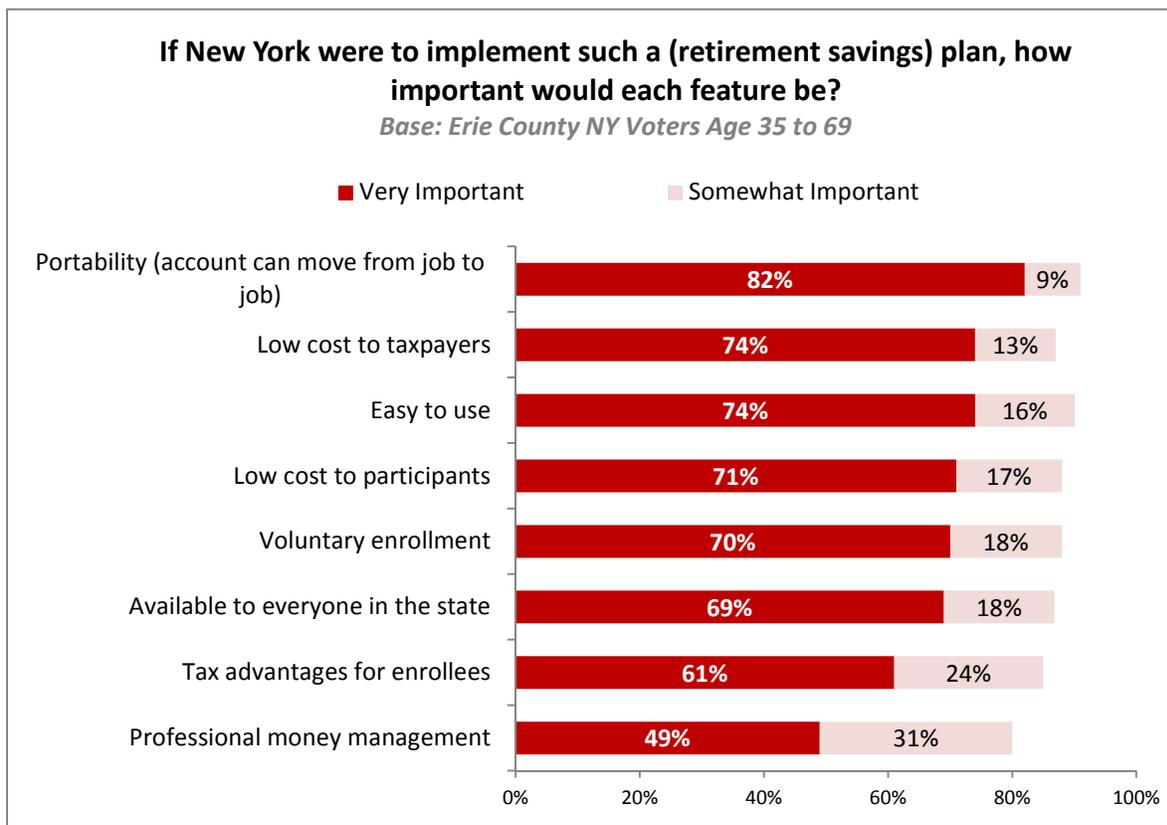
In order to help close the gap in access to retirement savings plans, 64% of Erie County voters age 35 to 69 support a state-facilitated retirement savings option for New York State, with almost four in ten strongly in support. Support is consistently strong in all sub-groups, including each generation, workers without current access to a plan at work and small business owners or employees.

Most (70%) Erie County voters age 35 to 69 agree that New York State elected officials should support creating a state-facilitated retirement savings plan so more workers have an opportunity to save for retirement, with 53% agreeing strongly that this should

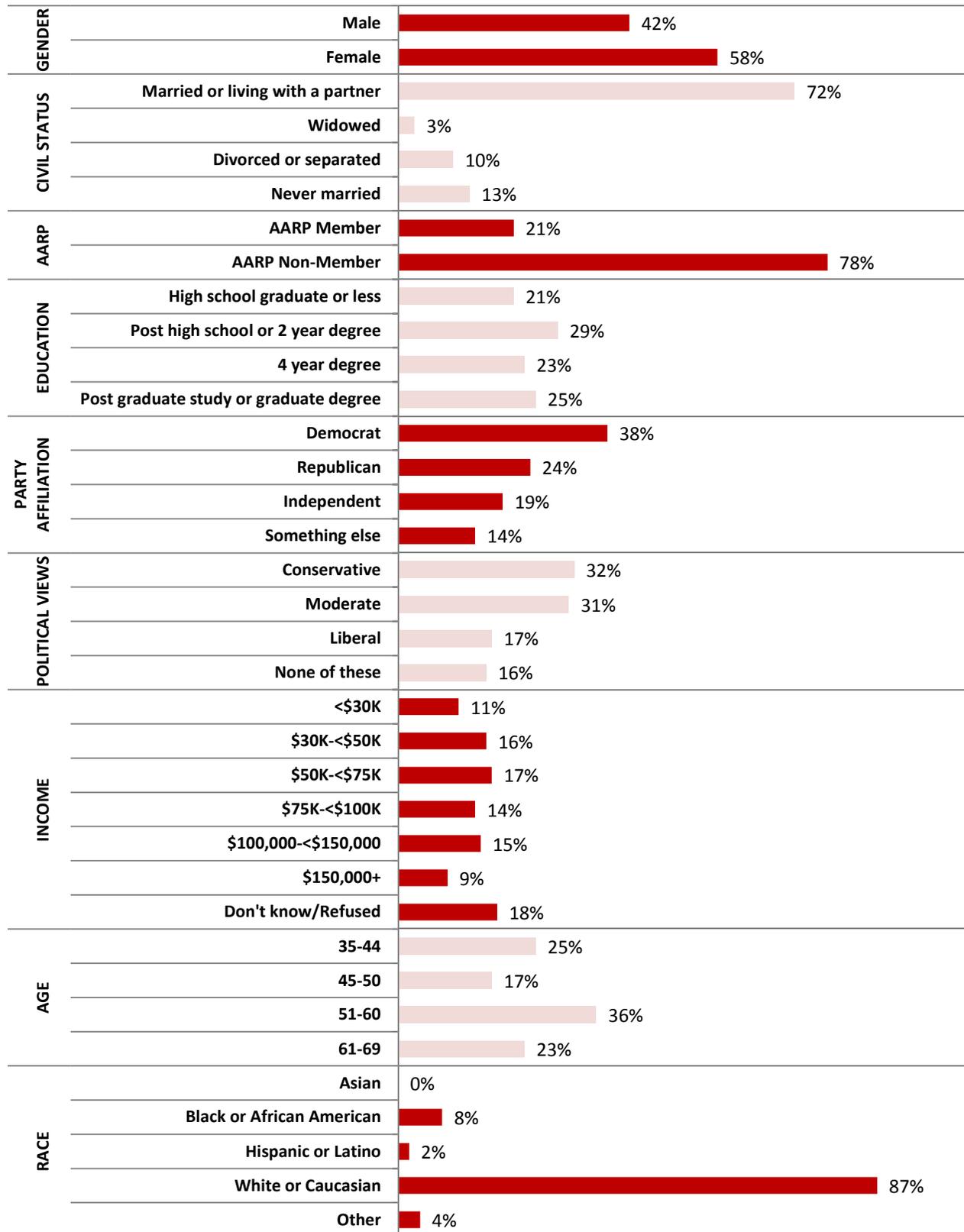
be a concern of elected officials. A large majority (80%) of Erie County Gen X and Boomer voters is also concerned that New Yorkers who have not saved enough for retirement will have to rely on public aid.



When asked about potential features in a state-facilitated savings option for retirement, survey respondents ranked as most important portability – a distinctive feature that would allow the retirement account to automatically follow workers from job to job thereby simplifying participation and eliminating the need to roll over funds. Eight in ten Gen X and Boomer voters surveyed (82%) believe it is *very* important that account funds should be portable so that the money travels with the owner. About seven in ten say it is very important that the plan be a low cost to taxpayers (74%); easy to use (74%); have a low cost to participants (71%); be voluntary (70%); and available to everyone in the state (69%). Many also believe it is important that enrollees realize tax advantages (61%) and that the plan be professionally managed (49%).



DEMOGRAPHIC PROFILE OF RESPONDENTS



	Gen X	Boomers
Gender		
Male	41%	42%
Female	59%	58%
Civil Status		
Married or living with a partner	77%	69%
Widowed	1%	5%
Divorced or separated	8%	12%
Never married	14%	12%
Membership		
AARP	5%	33%
AARP Non-Member	95%	65%
Education		
High school graduate or less	16%	25%
Post high school or 2 year degree	28%	31%
4 year degree	26%	22%
Post graduate or graduate degree	30%	21%
Party Affiliation		
Democrat	36%	39%
Republican	27%	22%
Independent	19%	19%
Something else	14%	14%
Political Views		
Conservative	30%	33%
Moderate	33%	30%
Liberal	16%	17%
None of these	17%	15%
Income		
<\$30K	10%	12%
\$30K-<\$50K	13%	17%
\$50K-<\$75K	17%	17%
\$75K-<\$100K	16%	13%
\$100,000-<\$150,000	17%	14%
\$150,000+	11%	7%
Don't know/Refused	3%	3%
Race/Ethnicity		
Asian	0%	0%
Black or African American	6%	9%
Hispanic or Latino	3%	2%
White or Caucasian	90%	85%
Mixed/some other race	3%	3%

METHODOLOGY

This report is based on data collected through a telephone survey of registered voters in the state of New York age 35 to 69, with oversamples in seven targeted geographies and among multicultural voters in New York City. Survey results discussed in this report are limited to the sample of voters in Erie County.

Interviews were conducted in English and Spanish by Precision Opinion from February 26th to May 17th, 2015. Respondents were sampled from a registered voter list provided by L2 then screened to confirm their age, registered voter status and state of residence. Out of a statewide representative sample of qualified New York voters, 5% were from Erie County. Additional interviews were completed to bring the total Erie County voter sample up to 800. The Erie County oversample was split into two strata by age (Gen X and Boomer) and targets were set in order to achieve 400 interviews in each of these age cohorts. The sample was weighted by gender within age group in order to maintain the proper representation of males and females. The total combined sample was also weighted by age.

The margin of sampling error for the total Erie sample of 800 is +/-3.5%. The margin of sampling error for the Gen X and Boomer samples of 400 each is +/-5.0%.

Additional details on the survey execution, sample design and data weighting are in the full methodology statement which can be found together with a fully annotated questionnaire and more information about this survey including additional reports at www.aarp.org/nygenxandboomers.



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