

2015 TELEPHONE SURVEY OF NY GEN X AND BOOMER VOTERS
Work and Save, Financial Resilience
NY Registered Voters Age 35-69; Landline and Cell Phone Sample

INTRODUCTION

Hello, this is _____ calling from _____, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are calling New Yorkers to ask about their opinions on some issues that may affect them and their families and would like to include your views in our study. We would greatly appreciate your participation and all of your responses will be kept entirely confidential.

SCREENER & QUOTA DEFINITION

QS1. Our study is interested in the opinions of certain age groups. Can you please tell me the year of your birth? (CAPTURE ACTUAL YEAR.)

1.	BEFORE 1946	[ASK TO SPEAK TO A REGISTERED VOTER AGE 35-69 IN THE HH]
2.	1946 - 1964	BOOMER
3.	1965 - 1980	GEN X
4.	AFTER 1980	[ASK TO SPEAK TO A REGISTERED VOTER AGE 35-69 IN THE HH]
99.	REFUSED	[GO TO S1B.]

QS1B. Ok, I understand. Some people are not comfortable giving that information. Can you just let me know if you were born ...READ LIST

BEFORE 1946	[ASK TO SPEAK TO A REGISTERED VOTER AGE 35-69 IN THE HH]
Between 1946 and 1964	QUALIFIES AS BOOMER
Between 1965 and 1980	QUALIFIES AS GEN X
AFTER 1980	[ASK TO SPEAK TO A REGISTERED VOTER AGE 35-69 IN THE HH]
REFUSED	[ASK TO SPEAK TO A REGISTERED VOTER AGE 35-69 IN THE HH]

Q.S1B.1 And have you had your birthday yet in 2015, or not?

1.	Yes	
2.	No	
3.	REFUSED	

[CALCULATE AGE OF RESPONDENT FROM RESPONSES TO Q.S1/S1B/S1B.1]

	Total	Gen X	Boomer
N=	801	400	401
35-44	29%	58%	-
45-50	21%	42%	-
51-60	26%	-	53%
61-69	23%	-	47%

QS2. Are you registered to vote in the state of New York?

	Total	Gen X	Boomer
N=	801	400	401
Yes	100%	100%	100%
No	-	-	-
Not Sure	-	-	-
Refused	-	-	-

QS3. Which New York County do you live in? (DO NOT READ. SELECT FROM LIST.)

Don't know [TERMINATE]

Refused [TERMINATE]

QS4. RECORD RESPONDENT'S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY:

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

	Total	Gen X	Boomer
N=	801	400	401
Male	46%	46%	46%
Female	54%	54%	54%

QS5. We want to ensure that we interview people from a wide variety of racial and ethnic groups. Can you please tell me if you are of Hispanic, Spanish, or Latino origin or descent?

(INTERVIEWER NOTE: IF RESPONDENT VOLUNTEERS HISPANIC ETHNICITY OR COUNTRY OF ORIGIN SUCH AS MEXICAN, PUERTO RICAN, DOMINICAN, CUBAN ETC., CODE AS HISPANIC.)

QS6. And what is your race? (READ LIST. IF NECESSARY: WHICH ONE RACE DO YOU MOST IDENTIFY WITH?)

	Total	Gen X	Boomer
N=	801	400	401
Asian	1%	2%	1%
Black or African American	12%	14%	10%
Native American or Alaskan Native	1%	0%	1%
Native Hawaiian or other Pacific Islander	0%	-	0%
White or Caucasian	69%	65%	72%
Hispanic/Spanish/Latino	11%	13%	8%
Or are you some other race	4%	3%	5%
Don't know	0%	0%	-
Refused	2%	1%	3%

QS7. Which of the following best describes your current employment status? Are you... (READ LIST, ACCEPT ONE.)

	Total	Gen X	Boomer
N=	801	400	401
Self-employed full-time	10%	10%	9%
Self-employed part-time	4%	4%	4%
Employed full-time	48%	60%	35%
Employed part-time	9%	8%	9%
Retired and not working at all	15%	2%	28%
Unemployed and looking for work	6%	5%	6%
Not in the labor force for other reasons	9%	10%	8%
Not sure	0%	-	0%
Refused	0%	0%	0%

MAIN QUESTIONNAIRE

1. Now I'm going to read you a list of things some people worry about when it comes to their personal financial situation. For each one, please tell me if you worry about it often, sometimes, seldom or never. How frequently do you worry about... [INSERT, RANDOMIZE]?

a. Not saving enough

	Total	Gen X	Boomer
N=	801	400	401
Often	36%	41%	32%
Sometimes	31%	33%	30%
Seldom	13%	11%	14%
Never	19%	15%	23%
Not sure/ Don't know [DO NOT READ]	1%	0%	1%
Refused [DO NOT READ]	0%	0%	0%

b. Having an unexpected emergency that you won't be able to pay for

	Total	Gen X	Boomer
N=	801	400	401
Often	22%	23%	22%
Sometimes	33%	35%	30%
Seldom	20%	22%	18%
Never	24%	20%	28%
Not sure/ Don't know [DO NOT READ]	1%	0%	1%
Refused [DO NOT READ]	0%	-	0%

c. Having or taking on too much debt

	Total	Gen X	Boomer
N=	801	400	401
Often	21%	24%	18%
Sometimes	27%	31%	24%
Seldom	17%	18%	15%
Never	34%	27%	42%
Not sure/ Don't know [DO NOT READ]	0%	0%	-
Refused [DO NOT READ]	0%	-	0%

d. Not being able to pay your bills

	Total	Gen X	Boomer
N=	801	400	401
Often	20%	21%	19%
Sometimes	22%	26%	18%
Seldom	19%	20%	18%
Never	38%	32%	44%
Not sure/ Don't know [DO NOT READ]	0%	0%	-
Refused [DO NOT READ]	0%	0%	0%

e. Not being able to keep or find a job because of age

	Total	Gen X	Boomer
N=	801	400	401
Often	11%	9%	14%
Sometimes	15%	14%	16%
Seldom	12%	13%	11%
Never	60%	63%	57%
Not sure/ Don't know [DO NOT READ]	1%	0%	1%
Refused [DO NOT READ]	1%	0%	1%

f. Not planning enough for retirement

	Total	Gen X	Boomer
N=	801	400	401
Often	30%	30%	30%
Sometimes	31%	37%	25%
Seldom	14%	15%	14%
Never	24%	18%	29%
Not sure/ Don't know [DO NOT READ]	0%	-	1%
Refused [DO NOT READ]	1%	0%	1%

2. 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	Gen X	Boomer
N=	801	400	401
Very anxious	20%	19%	20%
Somewhat anxious	39%	43%	35%
Not very anxious	24%	23%	25%
Not anxious at all	17%	14%	19%
Not sure/ Don't know [DO NOT READ]	1%	1%	0%
Refused [DO NOT READ]	0%	0%	0%

3. Thinking about your retirement years, which of the following possible sources of income do you think will provide you with the largest share of income in retirement? **OR IF RETIRED AT QS7:** Which of the following possible sources of income provides you with the largest share of income in retirement? READ LIST, ROTATE. SELECT ONE.

	Total	Gen X	Boomer
N=	801	400	401
Social Security	22%	14%	30%
A retirement savings plan, like a pension, 401k or IRA	55%	61%	49%
Personal savings or investments not in a retirement plan	15%	18%	11%
Something else [DO NOT READ]	3%	2%	5%
Do not plan to retire [DO NOT READ. IF VOLUNTEERED, GO TO Q5]	1%	1%	1%
Not sure/ Don't know [DO NOT READ]	4%	4%	3%
Refused [DO NOT READ]	1%	0%	1%

[ASK Q3.1 IF MENTION SOCIAL SECURITY AT Q3. OTHERWISE GO TO INSTRUCTION BEFORE Q3.2]

3.1 Do you think Social Security will be your only source of income in retirement, or do you think you will have any other source of income during retirement? **OR IF RETIRED AT QS7:** Is Social Security your only source of income in retirement or do you have any other source of income?

	Total	Gen X	Boomer
N=	174	55	121
Social Security only source	40%	36%	41%
Have other sources	55%	56%	55%
Not sure/Don't know [DO NOT READ]	5%	8%	3%
Refused [DO NOT READ]	0%	-	1%

[ASK Q3.2 IF DO NOT MENTION SOCIAL SECURITY AT Q3.]

3.2 Do you think you will receive any money from Social Security in retirement, or not? **OR IF RETIRED AT QS7:** Do you receive any money from Social Security or will you receive any money from Social Security in retirement, or not?

	Total	Gen X	Boomer
N=	627	345	280
Yes	67%	56%	81%
No	25%	33%	13%
Not sure/ Don't know [DO NOT READ]	8%	10%	6%
Refused [DO NOT READ]	1%	1%	1%

[IF PARTICIPATING IN LABOR FORCE, CONTINUE. OTHERWISE, GO TO Q5]

4A. Overall, how confident are you that you will be able to retire at some point and no longer work for money? Are you... [READ LIST. ACCEPT ONE]

	Total	Gen X	Boomer
N=	605	350	254
Extremely confident	16%	17%	14%
Very confident	23%	22%	24%
Somewhat confident	32%	32%	33%
Not too confident	13%	14%	12%
Not at all confident	12%	11%	13%
Don't know [DO NOT READ]	3%	3%	2%
Refused [DO NOT READ]	1%	0%	1%

[IF EXTREMELY, VERY OR SOMEWHAT ABOVE, CONTINUE. OTHERWISE GO TO Q5]

4B. At what age do you plan to retire? [CAPTURE ACTUAL AGE, NOT RANGE]

	Total	Gen X	Boomer
N=	422	246	175
35 to 44	0%	-	0%
45 to 50	2%	2%	1%
51 to 60	21%	27%	14%
61 to 69	48%	46%	50%
70 or older	17%	18%	16%
Refused	1%	-	2%
Don't know	12%	8%	17%

5. How likely are you to leave New York State and live somewhere else **[IF IN LABOR FORCE AND EXTREMELY, VERY OR SOMEWHAT CONFIDENT WILL RETIRE AT Q4A, PIPE IN TEXT “once you retire”; FOR ALL OTHERS USE “in the future”?] Are you ... READ LIST**

	Total	Gen X	Boomer
N=	801	400	401
Extremely likely	18%	23%	13%
Very likely	17%	18%	16%
Somewhat likely	26%	26%	25%
Not very likely	19%	18%	19%
Not at all likely	20%	15%	26%
Don't know (DO NOT READ)	1%	1%	1%
Refused (DO NOT READ)	-	-	-

[ASK IF EMPLOYED AT QS7 CODES 1-4. ALL OTHERS GO TO INSTRUCTION BEFORE Q8.]

6. Which of the following ways to save for retirement does your current employer provide? Do they provide
[INSERT A-B. ROTATE.]

a. A traditional pension plan or defined benefit plan? (IF ASKED, MAY CLARIFY: *a traditional pension or 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.*)

	Total	Gen X	Boomer
N=	559	330	228
Yes	52%	52%	51%
No	45%	44%	45%
My employer doesn't offer a way to save for retirement. (DO NOT READ. SELECT IF VOLUNTEERED) [AUTO PUNCH BOTH 6A AND 6B AS "NO" AND GO TO Q8.]	-	-	-
Don't know/Not sure (DO NOT READ)	3%	3%	4%
Refused (DO NOT READ)	0%	0%	-

b. An IRA, 401k or 403b defined contribution plan (IF ASKED, MAY CLARIFY: *a defined contribution plan allows you to make contributions from your salary to an individual account set up in your name.*)

	Total	Gen X	Boomer
N=	559	330	228
Yes	63%	67%	56%
No	32%	29%	38%
My employer doesn't offer a way to save for retirement. (DO NOT READ. SELECT IF VOLUNTEERED) [AUTO PUNCH BOTH 6A AND 6B AS "NO" AND GO TO Q8.]	-	-	-
Don't know/Not sure (DO NOT READ)	5%	4%	6%
Refused (DO NOT READ)	0%	-	1%

[IF YES TO EITHER 6A OR 6B, CONTINUE. OTHERWISE GO TO INSTRUCTION BEFORE Q8.]

7. Do you currently participate in a retirement savings plan offered by your employer?

BASE: Retirement Savings Plan Offered by Employer	Total	Gen X	Boomer
N=	407	254	152
Yes	78%	80%	74%
No	22%	20%	26%
Not sure/ Don't know [DO NOT READ]	1%	1%	-
Refused [DO NOT READ]	-	-	-
BASE: Only Defined Benefit Plan Offered by Employer	Total	Gen X	Boomer
N=	56	32	24
Yes	56%	51%	62%
No	40%	42%	38%
Not sure/ Don't know [DO NOT READ]	4%	6%	-
Refused [DO NOT READ]	-	-	-

BASE: Only Defined Contribution Plan Offered by Employer	Total	Gen X	Boomer
N=	119	82	36
Yes	71%	71%	72%
No	29%	29%	28%
Not sure/ Don't know [DO NOT READ]	-	-	-
Refused [DO NOT READ]	-	-	-

BASE: Both Defined Benefit and Defined Contribution Plans Offered by Employer	Total	Gen X	Boomer
N=	232	140	92
Yes	86%	91%	78%
No	14%	9%	22%
Not sure/ Don't know [DO NOT READ]	-	-	-
Refused [DO NOT READ]	-	-	-

[ASK IF NO/DK/REF TO BOTH 6A AND 6B OR UNEMPLOYED, LOOKING FOR WORK. OTHERWISE GO TO Q9.]

8. If your employer offered a way to save for retirement at work how likely would you be to take advantage of it? Would you be ... READ LIST

	Total	Gen X	Boomer
N=	198	97	102
Very likely	54%	63%	45%
Somewhat likely	15%	17%	14%
Not very likely	6%	4%	8%
Not at all likely	14%	9%	18%
Not sure/ Don't know [DO NOT READ]	10%	7%	12%
Refused [DO NOT READ]	1%	-	3%

9. Have you opened up your own personal retirement savings plan, outside of work, such as an IRA or Thrift Savings Plan?

	Total	Gen X	Boomer
N=	801	400	401
Yes	48%	46%	50%
No	51%	52%	50%
Not sure/ Don't know [DO NOT READ]	1%	1%	0%
Refused [DO NOT READ]	1%	1%	1%

10. Many New Yorkers, especially those who work for small businesses, do not have a way to save for retirement at work. 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 can choose whether or not to participate, and the account would be portable from job to job. The plan would not cost taxpayer dollars and have low fees. How strongly would you support or oppose this plan? Would you ... READ LIST. ACCEPT ONE.

	Total	Gen X	Boomer
N=	801	400	401
Strongly support	44%	42%	45%
Somewhat support	27%	31%	22%
Neither support nor oppose	12%	11%	13%
Somewhat oppose	5%	5%	6%
Strongly oppose	8%	8%	8%
Not sure/ Don't know [DO NOT READ]	4%	3%	5%
Refused [DO NOT READ]	1%	0%	1%

11. If New York were to implement such a plan, tell me how important each of the following features would be to you. After each one I read, please tell me if that feature would be very important, somewhat important, not too important, or not at all important to you. **[READ QUESTION FOR ITEM A-H; RANDOMIZE A-H AND READ ALL ITEMS]**

a. Portability, so if you leave one job you can take the money and account with you to your next job

	Total	Gen X	Boomer
N=	801	400	401
Very important	82%	83%	81%
Somewhat important	10%	11%	8%
Not very important	2%	2%	2%
Not at all important	5%	4%	5%
Not sure/ Don't know [DO NOT READ]	1%	0%	2%
Refused [DO NOT READ]	0%	0%	1%

b. Low cost to taxpayers

	Total	Gen X	Boomer
N=	801	400	401
Very important	76%	79%	74%
Somewhat important	13%	12%	15%
Not very important	2%	3%	2%
Not at all important	5%	6%	4%
Not sure/ Don't know [DO NOT READ]	2%	0%	3%
Refused [DO NOT READ]	1%	0%	2%

c. Low cost to participants

	Total	Gen X	Boomer
N=	801	400	401
Very important	72%	73%	71%
Somewhat important	17%	18%	17%
Not very important	3%	3%	3%
Not at all important	5%	6%	5%
Not sure/ Don't know [DO NOT READ]	2%	0%	3%
Refused [DO NOT READ]	1%	0%	1%

d. Professional money management

	Total	Gen X	Boomer
N=	801	400	401
Very important	51%	53%	49%
Somewhat important	30%	31%	30%
Not very important	6%	6%	7%
Not at all important	8%	9%	8%
Not sure/ Don't know [DO NOT READ]	3%	1%	5%
Refused [DO NOT READ]	1%	0%	1%

e. Available to everyone in the state

	Total	Gen X	Boomer
N=	801	400	401
Very important	68%	67%	69%
Somewhat important	19%	19%	19%
Not very important	3%	5%	2%
Not at all important	7%	7%	6%
Not sure/ Don't know [DO NOT READ]	2%	2%	3%
Refused [DO NOT READ]	1%	0%	1%

f. Easy to use

	Total	Gen X	Boomer
N=	801	400	401
Very important	74%	75%	74%
Somewhat important	16%	18%	14%
Not very important	2%	2%	3%
Not at all important	5%	5%	6%
Not sure/ Don't know [DO NOT READ]	2%	1%	3%
Refused [DO NOT READ]	1%	0%	1%

g. Voluntary enrollment

	Total	Gen X	Boomer
N=	801	400	401
Very important	68%	68%	67%
Somewhat important	20%	21%	18%
Not very important	3%	3%	3%
Not at all important	7%	7%	8%
Not sure/ Don't know [DO NOT READ]	1%	0%	2%
Refused [DO NOT READ]	1%	0%	1%

h. Tax advantages for enrollees

	Total	Gen X	Boomer
N=	801	400	401
Very important	66%	66%	65%
Somewhat important	22%	24%	21%
Not very important	3%	3%	3%
Not at all important	6%	6%	6%
Not sure/ Don't know [DO NOT READ]	2%	1%	3%
Refused [DO NOT READ]	1%	0%	2%

12. How concerned are you as a taxpayer that some New Yorkers have not saved enough money for retirement and could end up being reliant on public assistance programs? Are you...(READ LIST)?

	Total	Gen X	Boomer
N=	801	400	401
Very concerned	48%	46%	50%
Somewhat concerned	34%	35%	33%
Not very concerned	10%	12%	9%
Not at all concerned	7%	6%	7%
Not sure/ Don't know [DO NOT READ]	1%	1%	1%
Refused [DO NOT READ]	-	-	-

13. How strongly do you agree or disagree with the following statement: New York elected officials should support creating a state managed retirement savings plan so more New York workers have an opportunity to save for retirement. Do you... READ LIST. [ACCEPT ONE]

	Total	Gen X	Boomer
N=	801	400	401
Strongly agree	44%	43%	45%
Somewhat agree	31%	33%	29%
Neither agree nor disagree	12%	12%	12%
Somewhat disagree	3%	3%	3%
Strongly disagree	8%	7%	8%
Not sure/ Don't know [DO NOT READ]	2%	1%	2%
Refused [DO NOT READ]	0%	0%	-

14. Have any of the following been a major obstacle for you personally when it comes to saving for your retirement years? Please tell me yes or no. [RANDOMIZE]

	Total	Gen X	Boomer
N=	801	400	401
Facing a major health need or problem for yourself or a family member	41%	38%	43%
Paying for your children's education	49%	56%	42%
Not having money left over after paying bills	56%	59%	54%
Caring for an elderly parent or relative	33%	34%	32%
Having a lot of debt to pay off	40%	44%	36%
Losing a job or taking a big pay cut	41%	44%	39%
Your home's value has fallen	32%	32%	32%
Moving, purchasing a new home or making a significant change in your housing situation	34%	37%	32%

15. Do you have any of the following types of loans or debt? READ LIST. [RANDOMIZE]

	Total	Gen X	Boomer
N=	801	400	401
Home loan	53%	59%	46%
Auto loan	39%	44%	33%
Student loan	21%	26%	15%
Credit card	55%	59%	51%
Any other type of loan or debt	11%	10%	11%

[ASK IF YES TO STUDENT LOAN AT Q15. OTHERWISE GO TO Q17]

16. Has paying back your student loan affected you in any of the following ways, or not?

	Total	Gen X	Boomer
N=	165	105	58
Has it made it harder for you to afford a home	38%	40%	36%
Has it made it harder for you to pay other bills or make ends meet	60%	59%	62%
Has it made it harder for you to save for retirement	68%	67%	71%

[ASK Q17 IF NO/DK/REF TO STUDENT LOAN AT Q15. OTHERS GO TO Q19]

17. How likely are you to pay for a college or undergraduate education for either yourself or your children in the future using a student loan that has to be paid back? Are you ... READ LIST

	Total	Gen X	Boomer
N=	636	295	343
Very likely	25%	39%	14%
Somewhat likely	16%	23%	10%
Not very likely	12%	12%	11%
Not likely at all	45%	26%	63%
Not sure/ Don't know [DO NOT READ]	1%	1%	2%
Refused [DO NOT READ]	-	-	-

[ASK Q18 IF SOMEWHAT OR VERY LIKELY AT Q17. OTHERS GO TO Q.19]

18. Are you worried that paying back the student loan debt will affect you in the following ways or not? READ LIST [RANDOMIZE]

	Total	Gen X	Boomer
N=	265	181	82
Make it harder for you to afford a home	40%	41%	39%
Make it harder for you to pay other bills or make ends meet	55%	58%	47%
Make it harder for you to save for retirement	65%	69%	60%

19. Do you rent or own your current residence?

	Total	Gen X	Boomer
N=	801	400	401
Rent	23%	24%	22%
Own	74%	73%	76%
Other	2%	3%	2%
Don't know [DO NOT READ]	0%	0%	0%
Refused [DO NOT READ]	0%	0%	0%

20. For some people, having affordable housing now and into the future is a concern. How concerned are you about your [INSERT A-C]? Would you say you are extremely concerned, very concerned, somewhat concerned, not very concerned or not at all concerned? [RANDOMIZE AND ACCEPT ONE RESPONSE FOR EACH.]

a. Ability to pay monthly rent or mortgage payments in the coming years

	Total	Gen X	Boomer
N=	801	400	401
Extremely concerned	12%	12%	12%
Very concerned	14%	14%	14%
Somewhat concerned	24%	28%	20%
Not very concerned	20%	20%	20%
Not at all concerned	29%	25%	32%
Don't know (DO NOT READ)	1%	-	1%
Refused (DO NOT READ)	-	-	-

b. Ability to pay property taxes in the coming years [ONLY IF OWN OR OTHER IN Q19]

	Total	Gen X	Boomer
N=	613	301	309
Extremely concerned	15%	14%	15%
Very concerned	20%	17%	22%
Somewhat concerned	26%	27%	25%
Not very concerned	20%	20%	20%
Not at all concerned	20%	22%	18%
Don't know (DO NOT READ)	0%	0%	-
Refused (DO NOT READ)	-	-	-

c. Ability to pay utility bills in the coming years

	Total	Gen X	Boomer
N=	801	400	401
Extremely concerned	11%	9%	13%
Very concerned	14%	13%	14%
Somewhat concerned	28%	30%	26%
Not very concerned	20%	21%	20%
Not at all concerned	27%	27%	27%
Don't know (DO NOT READ)	-	-	-
Refused (DO NOT READ)	-	-	-

[ASK Q21 FOR NYC COUNTIES ONLY. OTHERS GO TO Q22.]

21. How strongly do you agree or disagree with the following statement: New York City and New York State elected officials should support rent stabilization. Do you... READ LIST. [ACCEPT ONE]

	Total	Gen X	Boomer
N=	306	171	140
Strongly agree	59%	55%	64%
Somewhat agree	22%	27%	16%
Neither agree nor disagree	9%	8%	9%
Somewhat disagree	4%	5%	2%
Strongly disagree	5%	4%	6%
Not sure/ Don't know [DO NOT READ]	1%	1%	2%
Refused [DO NOT READ]	-	-	-

22. On the whole, considering your personal financial situation today and where you are heading for the future, how satisfied or dissatisfied are you with your personal financial situation? Would you say you are ... (READ LIST)

	Total	Gen X	Boomer
N=	801	400	401
Very satisfied	18%	16%	19%
Somewhat satisfied	45%	43%	46%
Somewhat dissatisfied	24%	30%	17%
Very dissatisfied	13%	10%	16%
Don't know [DO NOT READ]	1%	1%	0%
Refused [DO NOT READ]	0%	-	1%

DEMOGRAPHICS & CLASSIFICATION

Our last questions are used for grouping purposes and will be kept entirely confidential.

D2. What is your current marital status? (READ IF NEEDED)

	Total	Gen X	Boomer
N=	801	400	401
Married	68%	72%	64%
Not married, living with your partner or significant other	4%	5%	3%
Separated	2%	1%	3%
Divorced	7%	2%	11%
Widowed	3%	1%	5%
Or are you currently single and never married	15%	19%	12%
Not sure	-	-	-
Refused	1%	1%	2%

D3. Are you [IF MARRIED: or your spouse or partner] currently a member of A-A-R-P?

	Total	Gen X	Boomer
N=	801	400	401
Yes	24%	7%	42%
No	74%	92%	56%
Not sure/ Don't know [DO NOT READ]	1%	1%	1%
Refused [DO NOT READ]	1%	0%	1%

D4. What is the highest level of education that you completed? (READ LIST IF NEEDED)

	Total	Gen X	Boomer
N=	801	400	401
High school or less	22%	18%	27%
Post high school degree but less than a bachelor's (4 year degree)	26%	26%	25%
4 year degree	25%	27%	23%
Post graduate study or graduate degree	26%	28%	24%
Don't know (DO NOT READ)	1%	1%	0%

D5. Are you the owner of a small business or not?

	Total	Gen X	Boomer
N=	801	400	401
Yes	16%	16%	16%
No	83%	84%	83%
Don't know [DO NOT READ]	-	-	-
Refused [DO NOT READ]	1%	1%	1%

[ASK D6 IF NO AT D5 AND NOT RETIRED OR OUT OF THE LABOR FORCE AT QS7. OTHERWISE SKIP TO D7.]

D6. Are you employed by a small business or not?

	Total	Gen X	Boomer
N=	448	270	177
Yes	18%	15%	23%
No	82%	85%	77%
Don't know [DO NOT READ]	-	-	-
Refused [DO NOT READ]	-	-	-

D5/D6 Combined	Total	Gen X	Boomer
N=	801	400	401
Yes	26%	26%	26%
No	46%	57%	34%
Don't know [DO NOT READ]	-	-	-
Refused [DO NOT READ]	1%	1%	1%
Retired/Out of Labor Force	27%	16%	39%

D7. Do you consider yourself to be a(n)[INSERT A-C, ROTATE ORDER]..or something else?

	Total	Gen X	Boomer
N=	801	400	401
Democrat	36%	34%	38%
Republican	24%	22%	25%
Independent	23%	25%	21%
Something else [ALWAYS ANCHOR TO BOTTOM]	13%	16%	11%
None of above (DO NOT READ)	1%	1%	1%
Don't know (DO NOT READ)	1%	0%	1%
Refused (DO NOT READ)	2%	1%	2%

D8. How would you characterize your political views? Would you say you are....[INSERT A-C, ROTATE ORDER]...or none of these?

	Total	Gen X	Boomer
N=	801	400	401
Conservative	28%	26%	30%
Moderate	30%	30%	29%
Liberal	21%	20%	22%
None of these	17%	20%	14%
Don't know	3%	2%	3%
Refused	2%	1%	2%

D9. Which of the following best describes your total annual household income before taxes in 2014?

	Total	Gen X	Boomer
N=	801	400	401
Less than \$30,000	9%	8%	11%
At least \$30,000 and less than \$50,000	13%	8%	18%
\$50,000 but less than \$75,000	16%	15%	18%
\$75,000 but less than \$100,000	15%	17%	12%
\$100,000 but less than \$150,000	16%	18%	13%
\$150,000 or more	14%	17%	11%
Don't know	4%	3%	4%
Refused	14%	13%	14%

D10. The sponsor of this survey sometimes receives phone calls from reporters who want to interview people for news stories. Would you be willing to speak with a reporter about some of the things addressed in this survey? You may be contacted by the survey sponsor prior to being referred to the reporter. This would not be a sales call.

	Total	Gen X	Boomer
N=	801	400	401
Yes [RECONFIRM & GET CONTACT INFO]	28%	28%	29%
No [THANK AND END SURVEY]	72%	72%	71%

CLOSING

That was our last question for tonight. Thank you very much for taking the time to help us out. Have a great day/night!