

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

Onondaga County

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
35 to 44	24%	58%	-
45 to 50	17%	42%	-
51 to 60	39%	-	66%
61 to 69	20%	-	34%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Yes	100%	100%	100%
No	-	-	-
Not sure	-	-	-
Refused	-	-	-

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Onondaga	100%	100%	100%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Male	41%	41%	42%
Female	59%	59%	58%

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.)

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Yes	2%	2%	2%
No	97%	96%	98%
Not sure	0%	1%	-
Refused	1%	1%	0%

Q56. And what is your race? (READ LIST. IF NECESSARY: WHICH ONE RACE DO YOU MOST IDENTIFY WITH?)

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Asian	0%	0%	-
Black or African American	8%	7%	8%
Native American or Alaskan Native	1%	1%	1%
Native Hawaiian or other Pacific Islander	0%	-	0%
White or Caucasian	86%	85%	87%
Or are you some other race	3%	5%	3%
Don't know	0%	0%	1%
Refused	1%	1%	1%

Q5/Q6: Combined table, making Hispanic mutually exclusive.

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Asian	0%	0%	-
Black or African American	7%	7%	8%
Native American or Alaskan Native	1%	1%	1%
Native Hawaiian or other Pacific Islander	0%	-	1%
White or Caucasian	85%	84%	86%
Or are you some other race	3%	4%	1%
Hispanic/Spanish/Latino	2%	2%	2%
Don't know	0%	0%	1%
Refused	1%	1%	1%

Q57. Which of the following best describes your current employment status? Are you...
(READ LIST, ACCEPT ONE.)

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Self-employed full-time	8%	9%	7%
Self-employed part-time	3%	2%	4%
Employed full-time	51%	62%	43%
Employed part-time	8%	9%	8%
Unemployed and looking for work	4%	4%	4%
Retired and not working at all	16%	1%	26%
Not in the labor force for other reasons	9%	12%	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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	31%	39%	26%
Sometimes	31%	31%	30%
Seldom	15%	13%	16%
Never	23%	18%	26%
Not sure/Don't Know	-	-	-
Refused	0%	-	1%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	20%	22%	18%
Sometimes	35%	35%	35%
Seldom	21%	23%	21%
Never	23%	20%	26%
Not sure/Don't Know	0%	-	1%
Refused	0%	-	1%

c. Having or taking on too much debt

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	17%	21%	15%
Sometimes	24%	24%	24%
Seldom	19%	19%	19%
Never	39%	36%	42%
Not sure/Don't Know	0%	0%	0%
Refused	0%	-	0%

d. Not being able to pay your bills

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	12%	15%	11%
Sometimes	22%	23%	21%
Seldom	22%	23%	21%
Never	43%	39%	47%
Not sure/Don't Know	-	-	-
Refused	0%	-	0%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	8%	7%	9%
Sometimes	12%	11%	13%
Seldom	16%	16%	16%
Never	63%	66%	61%
Not sure/Don't Know	0%	-	1%
Refused	0%	-	1%

f. Not planning enough for retirement

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Often	25%	32%	20%
Sometimes	30%	30%	29%
Seldom	16%	13%	18%
Never	28%	25%	30%
Not sure/Don't Know	1%	-	1%
Refused	0%	-	0%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very anxious (4)	13%	15%	12%
Somewhat anxious (3)	40%	42%	39%
Not very anxious (2)	26%	24%	27%
Not anxious at all (1)	20%	19%	21%
Not sure/ Don't know	1%	0%	1%
Refused	0%	-	1%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Social Security	22%	16%	26%
A retirement savings plan, like a pension, 401K or IRA	57%	64%	52%
Personal savings or investments not in a retirement plan	15%	15%	16%
Something else	3%	1%	4%
Do not plan to retire [DO NOT READ. IF VOLUNTEERED, GO TO Q5]	0%	0%	0%
Not sure/ Don't know	2%	3%	2%
Refused	1%	1%	0%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Main Income Source - Social Security	173	64	102
Social Security only source	32%	35%	31%
Have other sources	65%	61%	67%
Not sure/Don't know	2%	3%	2%
Refused	0%	2%	-

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Main Income Source - Not Social Security	627	336	298
Yes	71%	58%	82%
No	20%	32%	11%
Not sure/ Don't know	8%	10%	7%
Refused	0%	-	0%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Participating in Labor Force	597	345	266
Extremely confident (5)	19%	15%	23%
Very confident (4)	28%	27%	28%
Somewhat confident (3)	33%	35%	30%
Not too confident (2)	11%	13%	9%
Not at all confident (1)	8%	8%	8%
Don't know	1%	1%	2%
Refused	-	-	-

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Retirement Confidence - Top 3 Box	475	267	217
Less than 65	40%	45%	36%
65	22%	25%	19%
66 to 69	12%	6%	17%
70 or older	14%	16%	12%
Refused	0%	-	0%
Don't know	12%	8%	16%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Extremely likely (5)	15%	19%	12%
Very likely (4)	14%	14%	14%
Somewhat likely (3)	29%	31%	28%
Not very likely (2)	22%	20%	24%
Not at all likely (1)	17%	13%	20%
Don't know	2%	2%	2%
Refused	0%	-	0%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Employed Respondents	565	329	250
Yes	52%	53%	51%
No	45%	44%	46%
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	2%	2%	3%
Refused	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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Employed Respondents	565	329	250
Yes	68%	72%	64%
No	29%	25%	33%
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	3%	3%	3%
Refused	-	-	-

[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?

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Retirement Savings Plan Offered by Employer	444	269	188
Yes	77%	79%	76%
No	22%	21%	24%
Not sure/ Don't know	0%	0%	-
Refused	-	-	-

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: NO/DK/REF to Q6A&6B or Unemployed	154	75	78
Very likely (4)	59%	60%	59%
Somewhat likely (3)	19%	25%	15%
Not very likely (2)	8%	4%	10%
Not at all likely (1)	7%	7%	8%
Not sure/Don't know	5%	4%	6%
Refused	1%	-	1%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Yes	56%	54%	58%
No	43%	46%	40%
Not sure/ Don't know	0%	-	1%
Refused	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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Strongly support (5)	41%	37%	44%
Somewhat support (4)	27%	30%	26%
Neither support nor oppose (3)	14%	16%	12%
Somewhat oppose (2)	5%	4%	5%
Strongly oppose (1)	9%	9%	9%
Not sure/Don't know	3%	3%	4%
Refused	0%	0%	0%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	83%	86%	81%
Somewhat important (3)	7%	7%	6%
Not very important (2)	2%	2%	3%
Not at all important (1)	7%	4%	9%
Not sure/Don't know	1%	0%	2%
Refused	0%	0%	-

b. Low cost to taxpayers

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	77%	81%	74%
Somewhat important (3)	13%	13%	13%
Not very important (2)	2%	2%	2%
Not at all important (1)	6%	3%	7%
Not sure/Don't know	2%	0%	3%
Refused	1%	0%	1%

c. Low cost to participants

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	71%	73%	70%
Somewhat important (3)	17%	18%	17%
Not very important (2)	3%	3%	2%
Not at all important (1)	7%	5%	9%
Not sure/Don't know	2%	0%	2%
Refused	0%	0%	0%

d. Professional money management

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	52%	51%	52%
Somewhat important (3)	30%	34%	27%
Not very important (2)	7%	6%	7%
Not at all important (1)	9%	8%	10%
Not sure/Don't know	2%	1%	2%
Refused	0%	-	0%

e. Available to everyone in the state

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	67%	67%	68%
Somewhat important (3)	19%	22%	18%
Not very important (2)	4%	5%	3%
Not at all important (1)	8%	6%	9%
Not sure/Don't know	2%	0%	2%
Refused	0%	-	0%

f. Easy to use

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	73%	74%	72%
Somewhat important (3)	17%	19%	15%
Not very important (2)	2%	2%	2%
Not at all important (1)	7%	4%	9%
Not sure/Don't know	1%	0%	2%
Refused	0%	-	0%

g. Voluntary enrollment

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	72%	75%	70%
Somewhat important (3)	16%	18%	15%
Not very important (2)	3%	2%	3%
Not at all important (1)	8%	4%	11%
Not sure/Don't know	1%	0%	1%
Refused	0%	-	0%

h. Tax advantages for enrollees

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very important (4)	59%	56%	61%
Somewhat important (3)	26%	30%	23%
Not very important (2)	5%	6%	4%
Not at all important (1)	8%	6%	10%
Not sure/Don't know	2%	2%	2%
Refused	0%	0%	-

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Very concerned (4)	46%	47%	45%
Somewhat concerned (3)	35%	34%	36%
Not very concerned (2)	9%	11%	7%
Not at all concerned (1)	9%	6%	10%
Not sure/Don't know	1%	1%	1%
Refused	0%	0%	0%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Strongly agree (5)	39%	35%	42%
Somewhat agree (4)	33%	36%	30%
Neither agree nor disagree (3)	11%	14%	8%
Somewhat disagree (2)	4%	3%	5%
Strongly disagree (1)	12%	11%	13%
Not sure/Don't know	1%	1%	1%
Refused	-	-	-

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Facing a major health need or problem for yourself or a family member	36%	34%	37%
Paying for your children's education	42%	49%	36%
Not having money left over after paying bills	47%	51%	44%
Caring for an elderly parent or relative	28%	27%	28%
Having a lot of debt to pay off	35%	40%	31%
Losing a job or taking a big pay cut	38%	38%	37%
Your home's value has fallen	19%	17%	21%
Moving, purchasing a new home or making a significant change in your housing situation	25%	27%	24%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Home loan	58%	68%	52%
Auto loan	50%	55%	46%
Student loan	20%	28%	14%
Credit card	51%	52%	50%
Any other type of loan or debt	13%	14%	12%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Have Student Loan	162	113	58
Has it made it harder for you to afford a home	27%	33%	19%
Has it made it harder for you to pay other bills or make ends meet	48%	47%	50%
Has it made it harder for you to save for retirement	66%	66%	67%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Do Not Have Student Loan	638	287	342
Very likely (4)	19%	35%	10%
Somewhat likely (3)	15%	24%	9%
Not very likely (2)	10%	11%	10%
Not at all likely (1)	54%	30%	68%
Not sure/Don't know	1%	0%	2%
Refused	0%	-	1%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Very/Somewhat Likely to Use a Student Loan in Future	218	170	66
Make it harder for you to afford a home	27%	28%	26%
Make it harder for you to pay other bills or make ends meet	48%	47%	52%
Make it harder for you to save for retirement	62%	60%	65%

19. Do you rent or own your current residence?

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Rent	13%	16%	11%
Own	85%	81%	87%
Other	2%	2%	2%
Don't know	0%	0%	-
Refused	0%	0%	1%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Extremely concerned (5)	6%	5%	7%
Very concerned (4)	8%	9%	8%
Somewhat concerned (3)	22%	24%	20%
Not very concerned (2)	25%	31%	20%
Not at all concerned (1)	39%	32%	44%
Don't know	0%	-	0%
Refused	0%	-	0%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Respondents Who Own/Other Residence	693	335	355
Extremely concerned (5)	10%	9%	11%
Very concerned (4)	16%	15%	16%
Somewhat concerned (3)	32%	28%	35%
Not very concerned (2)	19%	25%	16%
Not at all concerned (1)	22%	23%	22%
Don't know	0%	-	0%
Refused	-	-	-

c. Ability to pay utility bills in the coming years

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: All Respondents	800	400	400
Extremely concerned (5)	7%	4%	8%
Very concerned (4)	11%	10%	12%
Somewhat concerned (3)	27%	27%	27%
Not very concerned (2)	25%	29%	22%
Not at all concerned (1)	30%	29%	31%
Don't know	0%	0%	0%
Refused	-	-	-

21. 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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: Do Not Have Student Loan	800	400	400
Very satisfied (4)	23%	19%	26%
Somewhat satisfied (3)	53%	53%	52%
Somewhat dissatisfied (2)	16%	19%	14%
Very dissatisfied (1)	8%	9%	8%
Don't know	0%	0%	0%
Refused	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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Married	69%	71%	68%
Not married, living with your partner or significant other	4%	4%	4%
Separated	2%	2%	2%
Divorced	7%	5%	8%
Widowed	3%	1%	4%
Or are you currently single and never married	14%	17%	12%
Not sure	0%	0%	0%
Refused	1%	1%	1%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Yes	26%	4%	42%
No	73%	95%	58%
Not sure/ Don't know	0%	1%	-
Refused	1%	1%	1%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
High school or less	16%	13%	18%
Post high school degree but less than a bachelor's (4 year degree)	30%	27%	32%
4 year degree	26%	27%	24%
Post graduate study or graduate degree	26%	31%	22%
Don't know	0%	0%	0%
Refused	2%	1%	2%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Yes	15%	14%	15%
No	84%	86%	83%
Don't know	-	-	-
Refused	1%	1%	2%

[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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: NOT SMALL BIZ OWNER/RETIRED/OUT OF LABOR FORCE	460	276	197
Yes	17%	17%	17%
No	82%	82%	82%
Don't know	1%	0%	1%
Refused	-	-	-

D5/D6 Combined	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Yes	25%	26%	24%
No	47%	57%	40%
Don't know	0%	0%	1%
Refused	1%	1%	2%
Retired/Out of Labor Force	27%	17%	34%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Democrat	34%	32%	36%
Republican	22%	23%	21%
Independent	24%	24%	24%
Something else	14%	15%	12%
None of above	2%	2%	3%
Don't know	1%	1%	1%
Refused	3%	2%	3%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Conservative	25%	22%	28%
Moderate	31%	31%	31%
Liberal	20%	20%	20%
None of these	19%	22%	16%
Don't know	3%	2%	3%
Refused	2%	2%	2%

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

	Total (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Less than \$30,000	11%	10%	12%
At least \$30,000 and less than \$50,000	13%	13%	14%
\$50,000 but less than \$75,000	17%	13%	19%
\$75,000 but less than \$100,000	15%	17%	14%
\$100,000 but less than \$150,000	19%	22%	16%
\$150,000 or more	11%	12%	10%
Don't know	2%	2%	3%
Refused	12%	10%	13%

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 (35-69)	Gen X (35-50)	Boomer (51-69)
BASE: ALL RESPONDENTS	800	400	400
Yes	27%	26%	28%
No	73%	74%	72%

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!