



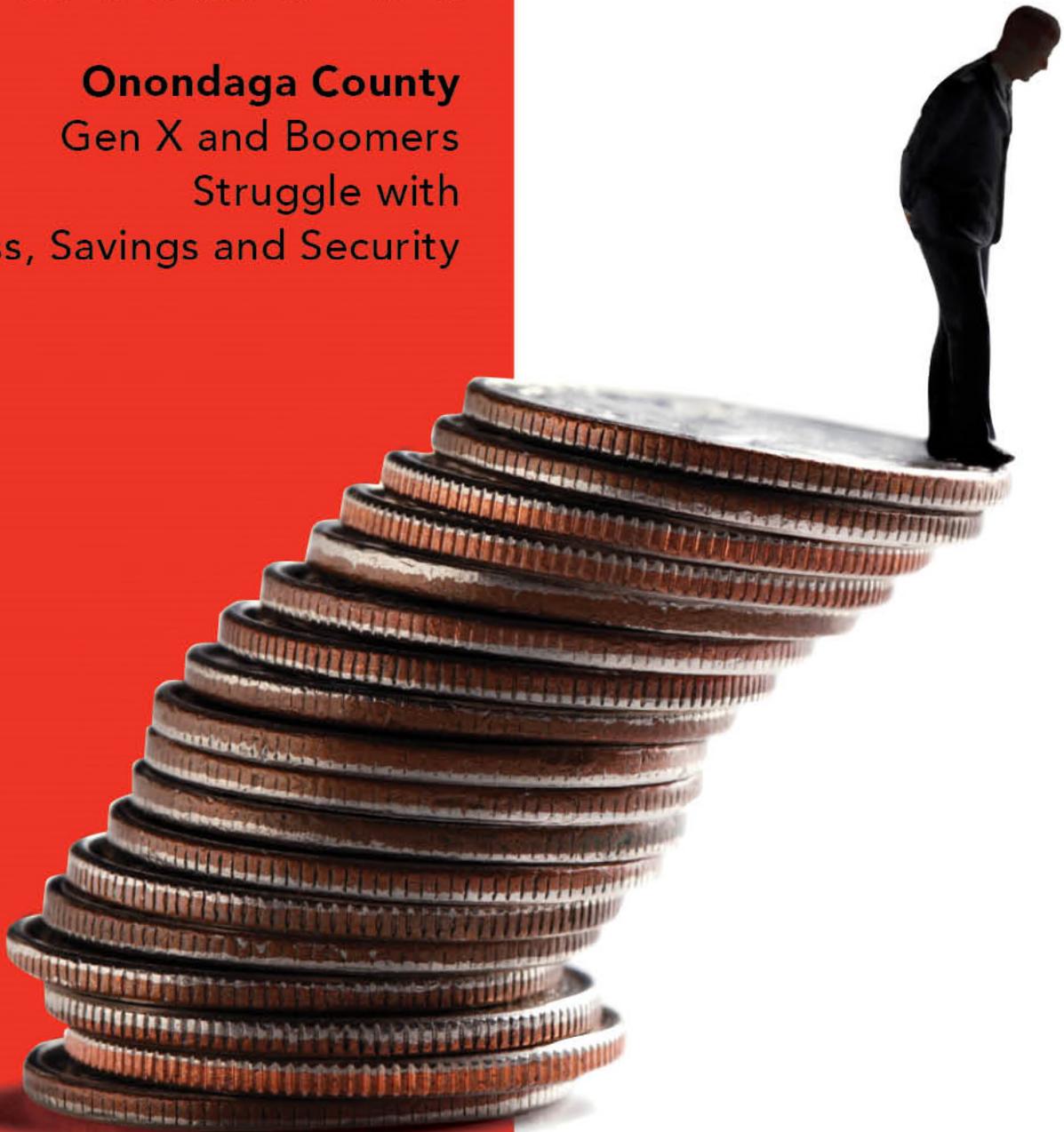
2015

A SURVEY OF  
Onondaga County  
Voters Age 35-69

**AARP** Real Possibilities in  
**New York**

# HIGH ANXIETY:

**Onondaga 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](http://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](http://www.aarp.org).

## Acknowledgements

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# INTRODUCTION



This year Generation X turned 50! With over 2.5 million members across the state including 72,000 in Onondaga 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: Onondaga 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 voters across New York State 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 Onondaga County and New York State – especially with 64% of Onondaga County Gen X voters considering fleeing New York, signaling a possible “Gen-Xodus”.

Survey results reveal that more than a fourth (26%) of Onondaga 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 (68%) of Gen X and Boomer voters in Onondaga County support a proposal for a state-facilitated plan in New York. 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 Onondaga County's Gen X voters are even more anxious about retirement than their Boomer counterparts, reflecting the 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 (21%) of Onondaga County's Gen X aged labor force and 17% of Boomer workers are not confident they will ever be able to retire. One very big difference between Onondaga County Gen X and Boomer generations regarding retirement relates to their Social Security expectations. Thirty-six percent (36%) 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 be saving for retirement. Among all voters in each cohort and taking into consideration both workplace retirement savings and personal retirement accounts, 24% of Gen X and 28% of Boomers do not have any retirement savings account at all.

Large portions of Onondaga County Gen Xers and Boomers cite multiple obstacles to saving for retirement. Top reasons that voters in these generations are not able to save include not having

## KEY SURVEY FINDINGS: ONONDAGA COUNTY VOTERS

**Gen X (70%) and Boomer (57%) voters worry most about not saving enough. For Gen X, not planning for retirement is the second biggest worry (62%).**

**57% of Gen X and 51% of Boomers feel anxious about being able to have a comfortable retirement.**

**21% of Gen Xers and 17% of Boomers do not expect to ever retire.**

**24% of Gen Xers and 28% of Boomers have no retirement savings account.**

**36% of Gen Xers do not expect to receive any Social Security income at all.**

**68% 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. 71% of Gen Xers are either current or expected future borrowers of student debt.**

**64% of Gen X and 54% of Boomers are likely to leave New York in retirement.**

enough money after paying bills and paying for children's education, particularly for Gen X. Seventy percent (70%) of Gen X voters either have (28%) or expect to acquire (43%) student loans in the future to pay for college education for themselves or their children. With two-thirds (66%) 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 debt.

At the same time, a majority share of Gen X voters in Onondaga County (64%) and about half of Boomers (54%) say they are at least somewhat 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 potential Boomer Flight and a Gen-Xodus from New York.

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.<sup>1</sup>

Whether for themselves or others, Onondaga 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 savings plans. Regardless of voter employment status or current access to workplace retirement plans, more than two-thirds (68%) support a legislative proposal for a state-facilitated workplace retirement savings option to help New Yorkers save and prepare for a more financially secure retirement. 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 83% of Onondaga 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.<sup>2</sup> In Onondaga County, 16% of Gen X and 23% of Boomer workers surveyed are not covered by a workplace retirement plan. Those numbers include all workers 35 to 69 who are registered voters, but the lack of coverage is much more severe for younger generations of workers and for 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.<sup>3</sup> Among Onondaga County survey respondents, 43% of small business owners or employees lack access. Gen X and Boomer voters in Onondaga County are clear that they want elected officials to support the creation of a state-facilitated retirement savings option. Seventy-two percent (72%) want this to be a concern of elected officials so more New York workers have an opportunity to save for retirement.

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<sup>1</sup> *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/>

<sup>2</sup> 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).

<sup>3</sup> <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

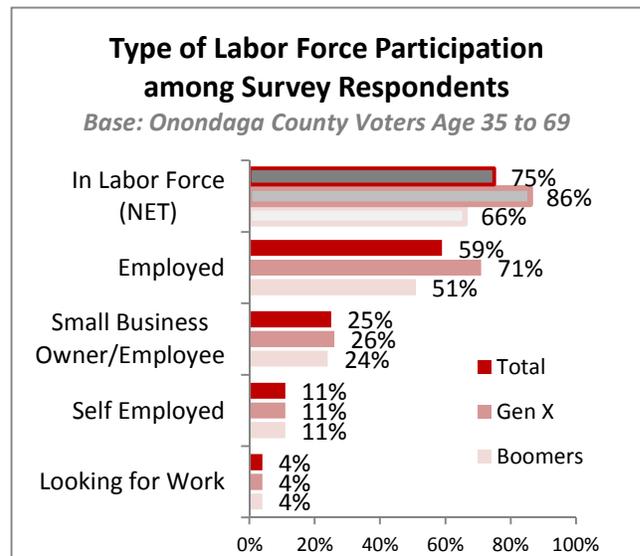
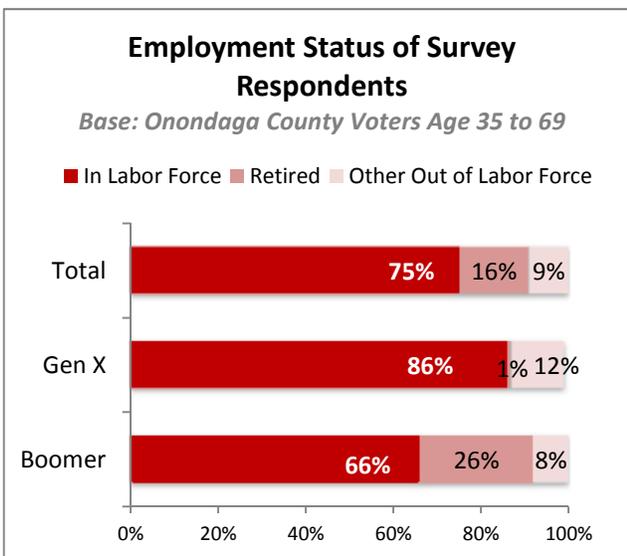
**Workers:** Currently employed

**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 800 registered voters in Onondaga 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 Onondaga County sample is part of a larger survey of New York voters and one in a series of related reports.<sup>4</sup>

The majority (75%) of Onondaga 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-six percent (86%) 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 (66%). About one-fourth (25%) 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.



<sup>4</sup> Additional details on the research methodology, a fully annotated questionnaire and additional reports can be found at [www.aarp.org/nygenxandboomers](http://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.<sup>5</sup>

Survey results in Onondaga County reveal a similar sense of insecurity and financial vulnerability present among large shares of Gen X and Boomer voters. Seventy percent (70%) of Onondaga County's Gen X voters worry about not saving enough and 62% worry about not planning enough for retirement. Boomer voters are only slightly less likely to worry about saving (57%) and planning for retirement (49%).

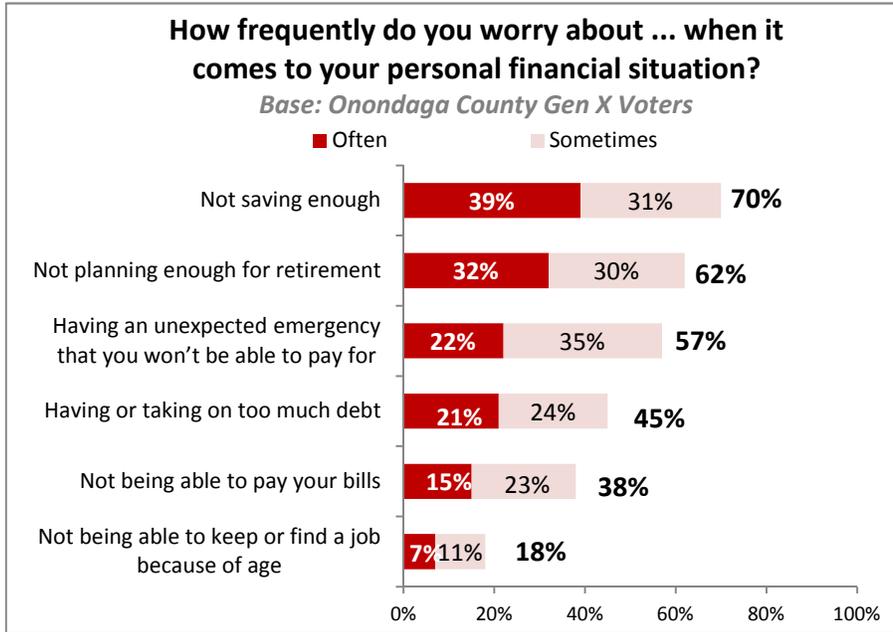
More than half of both voter groups are concerned about having an unexpected emergency they cannot pay for, and among Boomers, the unexpected, unaffordable emergency (53%) is as likely to be a worry as not planning for retirement (49%).

Taking on too much debt is a source of anxiety for 45% of Gen X voters and 39% of Boomer voters; and at least one-third of both cohorts worry at least sometimes about not being able to pay their bills. On the income side of the equation, roughly one-fifth of Boomer and Gen X voters are troubled about not being able to find or keep a job because of age.

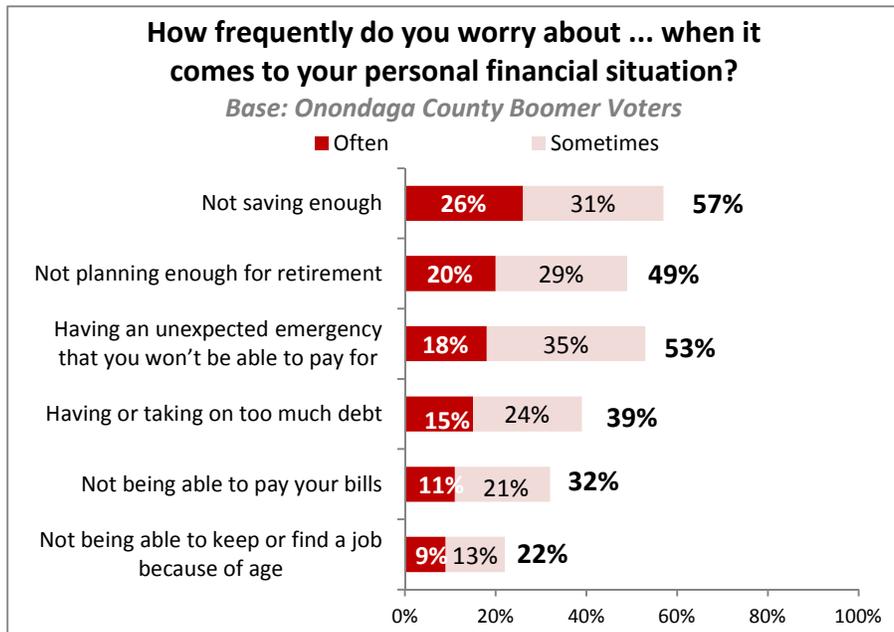
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<sup>5</sup> *The Retirement Readiness of Three Unique Generations: Baby Boomers, Generation X, and Millennials. 15th Annual Transamerica Retirement Survey of Workers*, April 2014, Transamerica Center for Retirement Studies (TCRS) [https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014\\_sr\\_three\\_unique\\_generations.pdf](https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf)

**Gen X:**



**Boomer:**

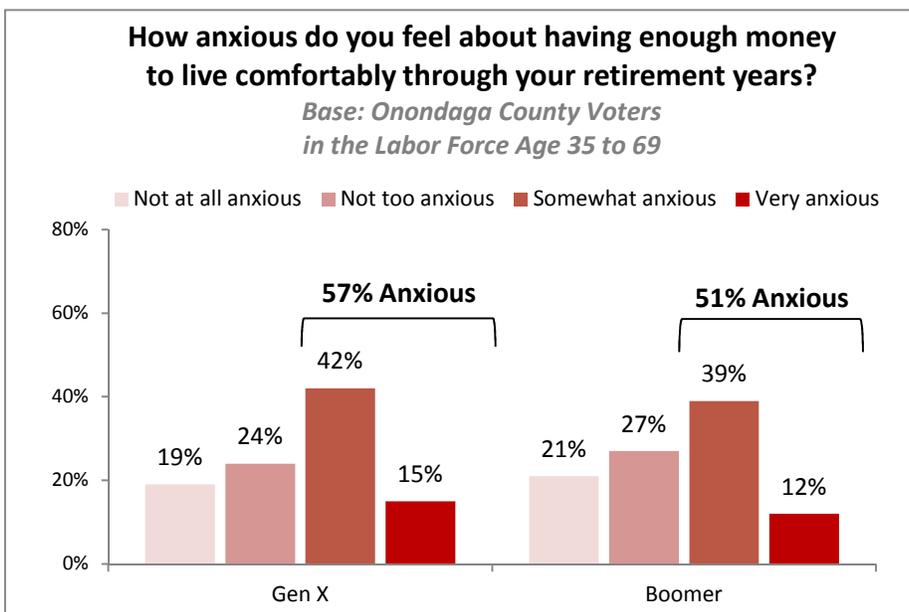
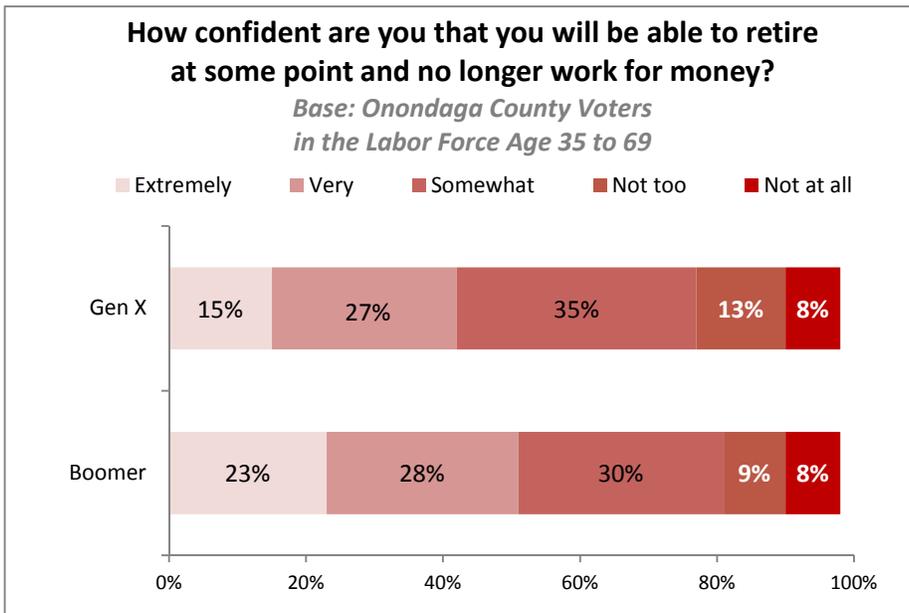


## CONFIDENCE IN RETIRING

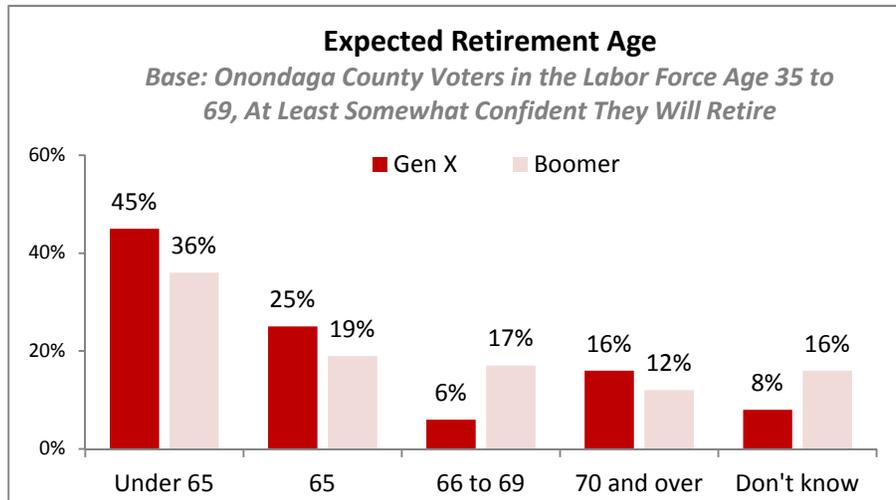
As further evidence that a lack of sufficient retirement planning and saving is a significant source of insecurity, there is a substantial share of working voters in both the Gen X and Boomer cohorts either not confident or only somewhat confident that they will ever be able to stop working for money (56% and 47%, respectively). Half or more of each generation express anxiety about having enough money to live comfortably through their retirement years (57% Gen X and 51% Boomer).

The fact that Gen X's lagging retirement confidence and anxiety levels about having enough money to live comfortably in retirement look about equal to Boomers suggests that retirement circumstances on the whole are not improving 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.



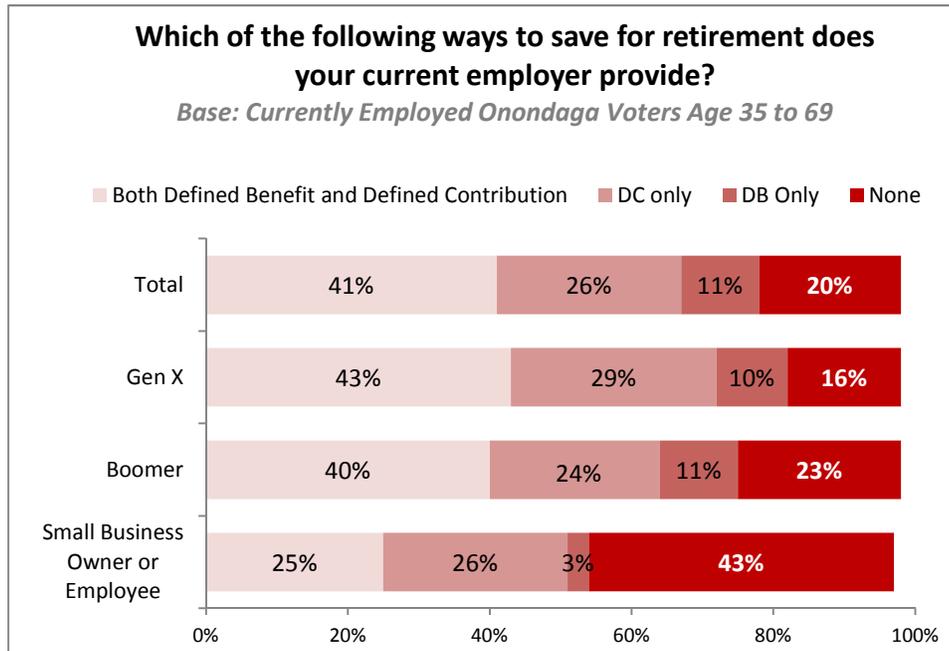
For the eighty percent of voters age 35 to 69 currently in the Onondaga County labor force who are at least somewhat confident they will be able to retire, the average age of expected retirement is 65. Seven in ten Gen Xers expect to retire at age 65 or *before*, whereas a larger percentage of working Boomers report an uncertain or older expected retirement age. 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%).<sup>6</sup> 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 Yorkers nearing retirement are at risk of retiring with incomes below the poverty level.<sup>7</sup>



<sup>6</sup> [https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014\\_sr\\_three\\_unique\\_generations.pdf](https://www.transamericacenter.org/docs/default-source/resources/center-research/tcrs2014_sr_three_unique_generations.pdf)

<sup>7</sup> *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](http://www.economicpolicyresearch.org/images/docs/research/retirement_security/Are_US_Workers_Ready_for_Retirement.pdf)



**NET PLAN ACCESS**

Defined Contribution  
*(such as 401k, 403b)*

Total = 67%  
 Gen X = 72%  
 Boomer = 64%  
 Small Business = 51%

Defined Benefit  
*(traditional pension plan)*

Total = 52%  
 Gen X = 53%  
 Boomer = 51%  
 Small Business = 28%

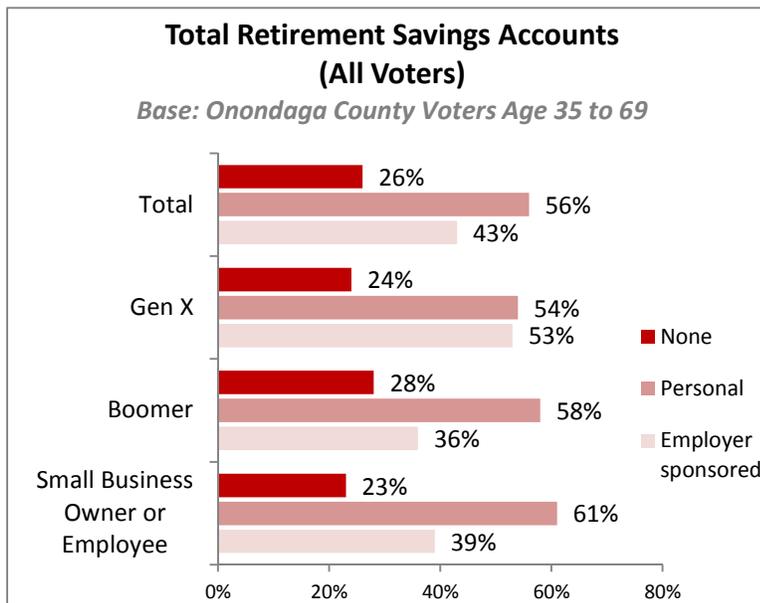
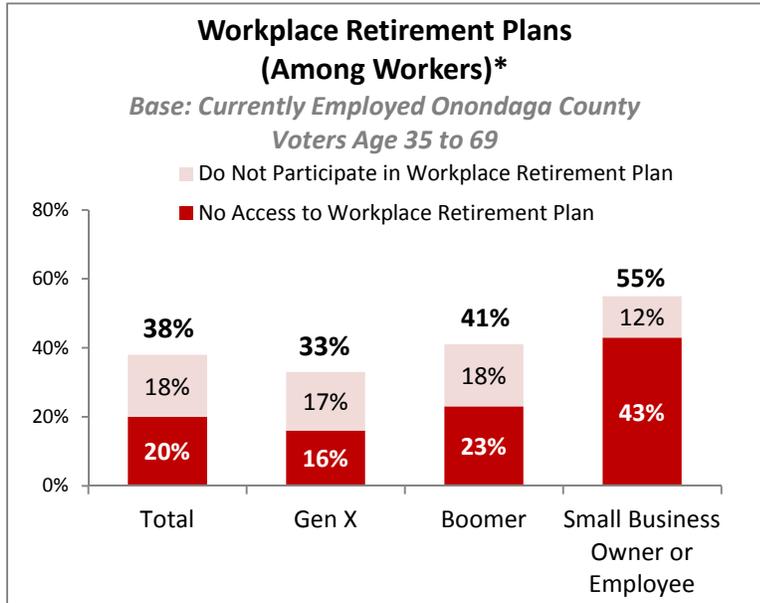
Sixteen percent (16%) of Gen X workers and 23% of Boomer workers who are registered to vote in Onondaga County have no access to any type of workplace retirement savings plan. Among Gen X and Boomer aged owners and employees of small businesses, more than four in ten (43%) have no access at all to a workplace retirement savings plan. Among all private sector workers age 18 to 64 in New York State, 52% or more than 3.5 million workers lack such access, leaving them no option to save at work.<sup>9</sup>

Workers currently without access to retirement plans at work see the value of such plans. More than three-fourths (78%) in Onondaga County positively affirm they would participate in a way to save for retirement at work if offered.

<sup>8</sup> Survey data includes both public and private sector workers.  
<sup>9</sup> <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. In Onondaga County, 33% of Gen X workers and 41% 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 55% 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 56% of surveyed Onondaga 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.<sup>10</sup>

When taken together and on net, 24% of Gen X and 28% of Boomer voters in Onondaga County are not actively saving for retirement - either through a work sponsored or a personal retirement savings plan. Though 61% of small business owners and employees are saving through personal retirement savings accounts outside of work, 23% still have no retirement savings account at all.

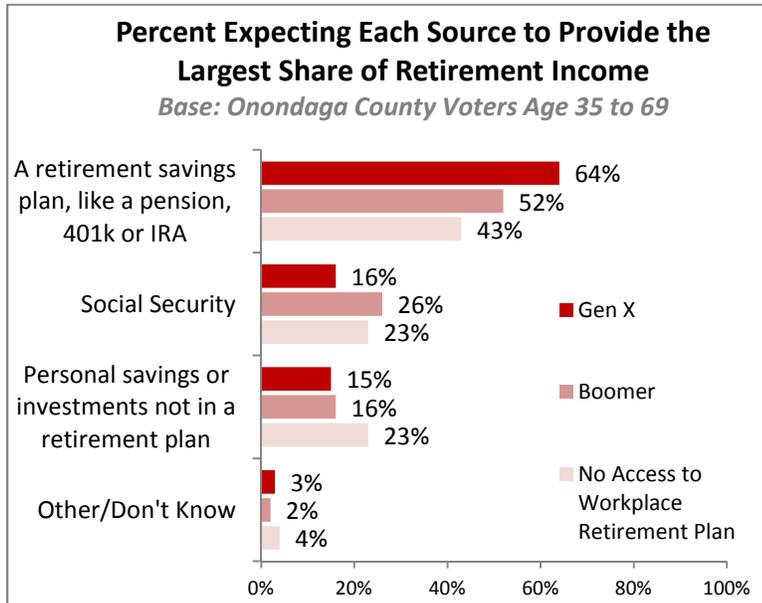
\*Note: Survey data include both public and private workers.

<sup>10</sup> 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. When it comes to expectations of Social Security, there are significant differences between the generations.

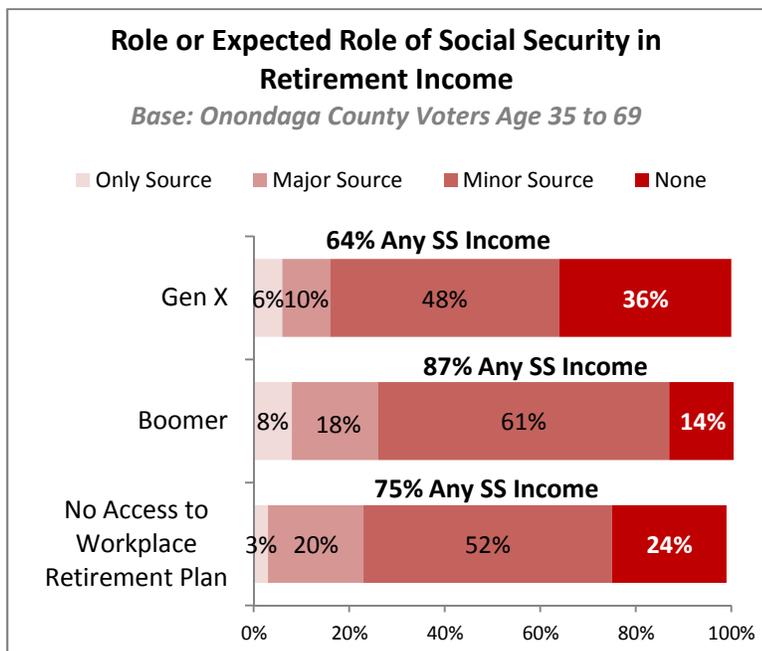
Seventy-nine percent (79%) of Gen X says their savings will provide the largest share of their income in retirement – either from a retirement plan (64%) or their own personal savings outside of a retirement plan or account (15%). Just 16% of Gen X says that Social Security will be their largest



share of income and 36% does not expect to receive any Social Security income at all.

Among Boomers, a much larger share (26%) say Social Security will be their largest source of income in retirement and only 14% do not expect to receive any Social Security income at all in retirement.

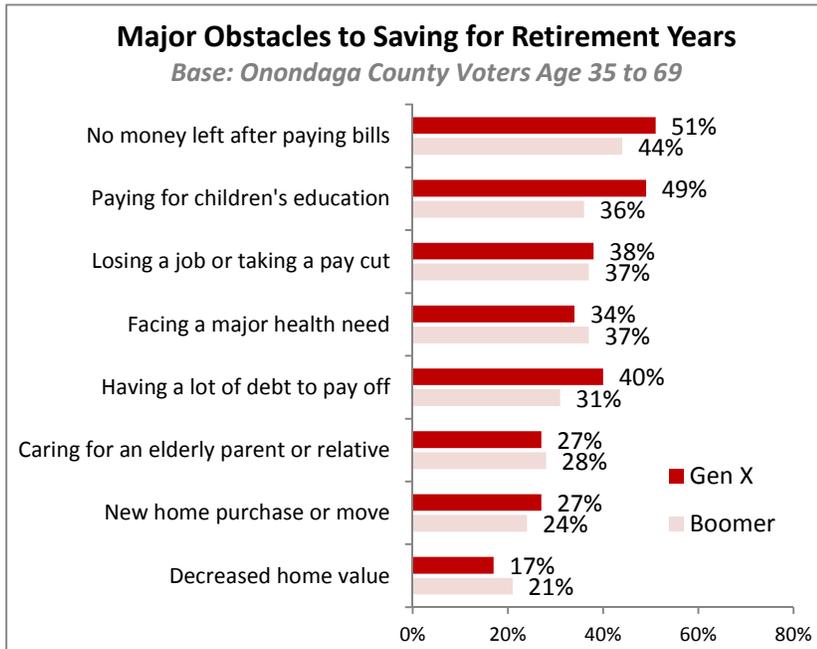
Among workers without access to workplace retirement plans, two-thirds (66%) have personal retirement plan accounts such as an IRA and about four in ten (43%) expect their personal retirement plan to be their major source of income. On average, this group expects equal shares of their retirement income to come from Social Security and their personal savings - 23% each.



Workers currently without access to retirement plans at work see the value of such plans. Three-fourths (77%) positively affirm they would participate in a way to save for retirement at work if their employer offered it.

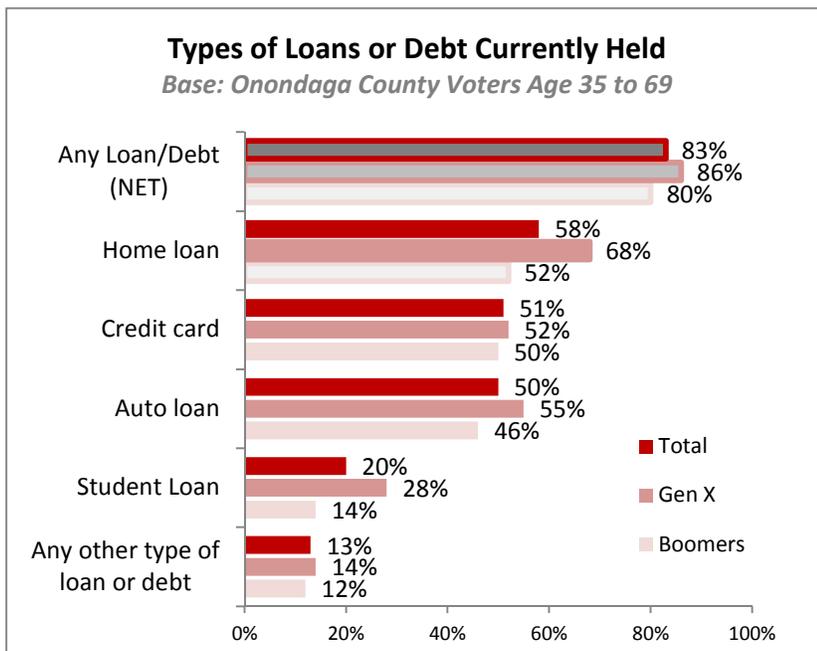
## DEBT AND OTHER BARRIERS TO SAVING

Many Onondaga 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 51% of Gen X and 44% of Boomers reporting this as a barrier to saving.

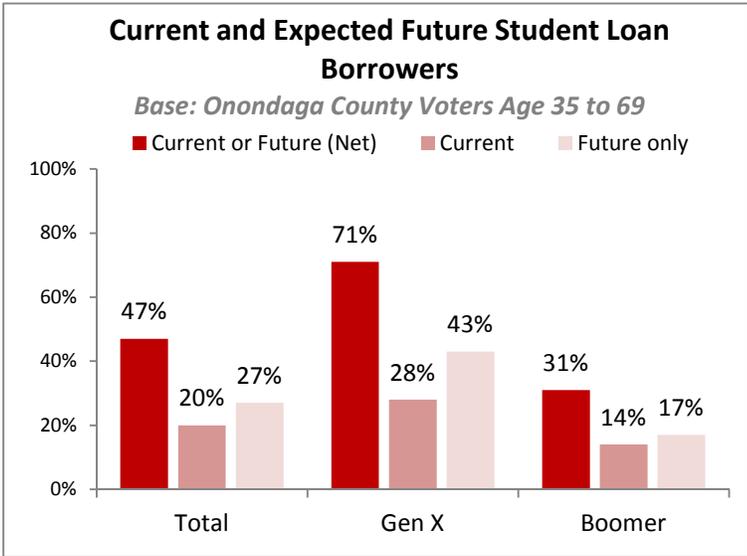


Paying for children's education is the second most commonly cited barrier among Gen X voters – notably more than Boomers, although a high proportion of Boomers is also affected (49% Gen X and 36% Boomer). Having a lot of debt to pay off ranks third among Gen X (40%) as an obstacle to saving for retirement and notably more than Boomers (31%).

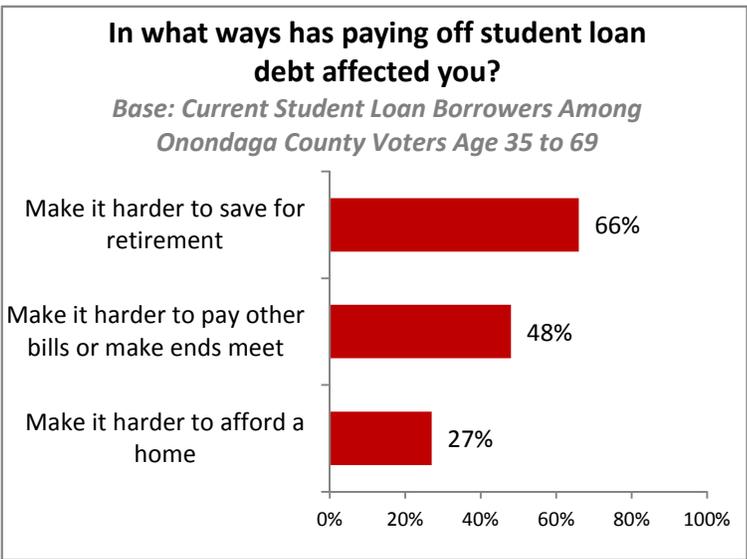
In total, 35% of voters in these combined generations say debt gets in the way of saving for retirement. In its ongoing Retirement Confidence Survey, the Employee Benefit Research Institute (EBRI) has consistently found the level of debt among workers negatively impacts retirement confidence.<sup>11</sup> In Onondaga County, the vast majority of Gen X and Boomer aged voters (83%) have some form of debt. In addition to home and auto loans, credit card debt is reported by half and student loans for one-fifth. Gen X voters in Onondaga are more likely than Boomers to carry debt for homes, autos and student loans.



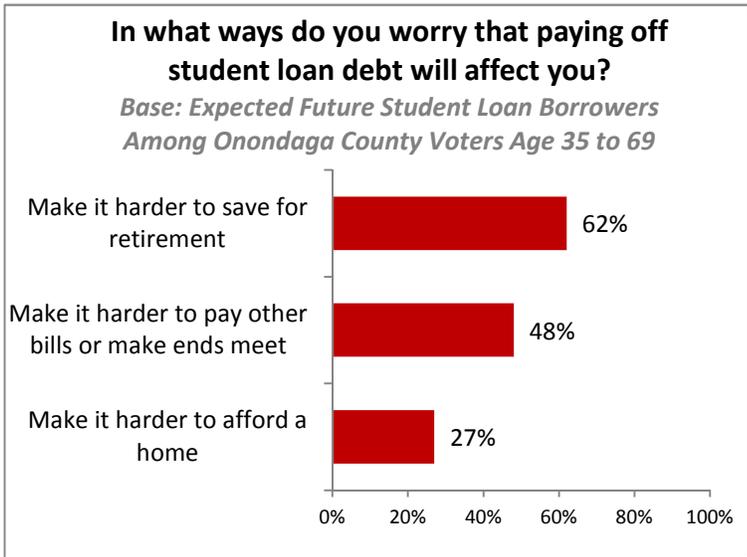
<sup>11</sup> 2015 Retirement Confidence Survey, Employee Benefit Research Institute. <http://www.ebri.org/surveys/rcs/2015/>



With regard to student loans specifically, 71% of Gen X voters currently carry student loan debt (28%) or expect to acquire student loans in the future (43%). Among Boomers, levels are relatively lower but still one in three are either current or future expected student loan borrowers.

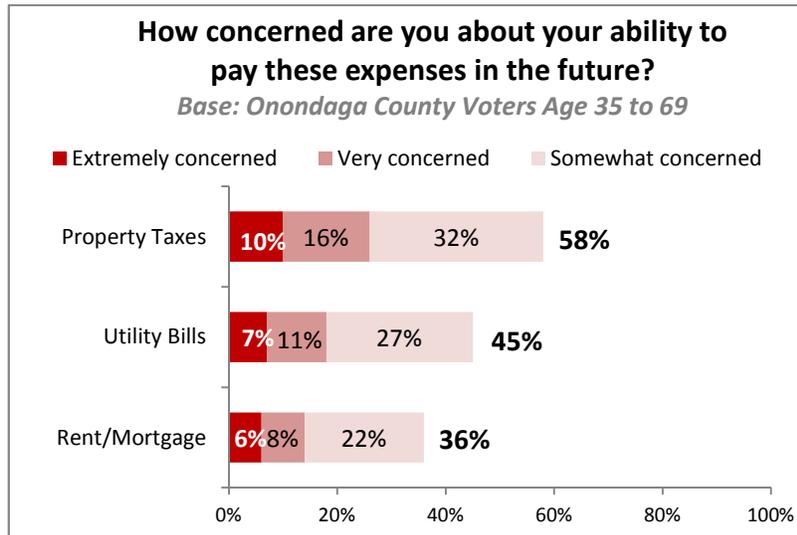


Borrowers of student loans seem to incur that debt at the expense of their future retirement security. Two-thirds of current student loan borrowers say paying off such debt has made it harder to save for retirement and almost as many future loan borrowers expect the same. A large portion also acknowledge the negative impact on affording current expenses as well. Forty-eight percent (48%) of current debtors and future expectant debtors 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 more than one-fourth of current borrowers of student debt say it has made home ownership harder to afford.

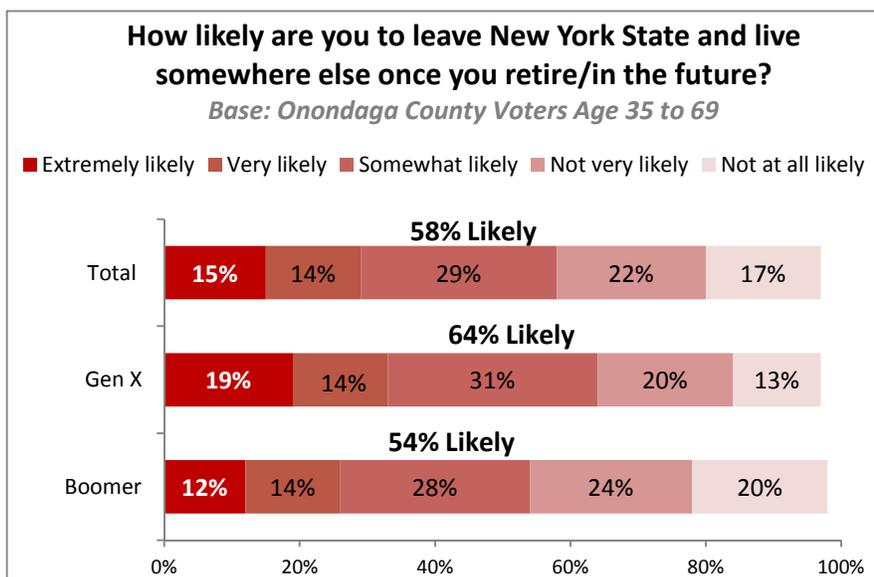


## NEW YORK AFFORDABILITY

As discussed above, having enough money left after paying bills is the most commonly cited obstacle to saving for retirement among Onondaga County Gen X and Boomer voters. Housing expenses are one area of concern for many. Among home owners, 58% are at least somewhat concerned about affording property taxes in the coming years. Home energy bills are also a worry to nearly half and one-third is at least somewhat concerned about their ability to pay their rent or mortgage.



Fifty-eight percent (58%) of Onondaga 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 Onondaga County, Gen X indicates a stronger intent to leave in retirement than Boomers. In Onondaga County, 64% of Gen X voters report at least some likelihood to leave the State and a solid third (33%) can scarcely see themselves staying, saying they are extremely or very likely to leave. Among Onondaga County Boomer voters, over half (54%) are likely to leave.



## SUPPORT FOR A STATE-FACILITATED RETIREMENT SAVINGS OPTION

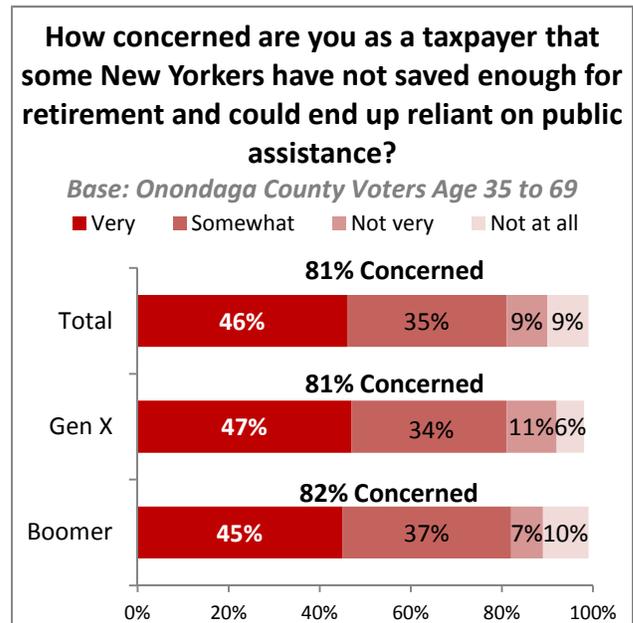
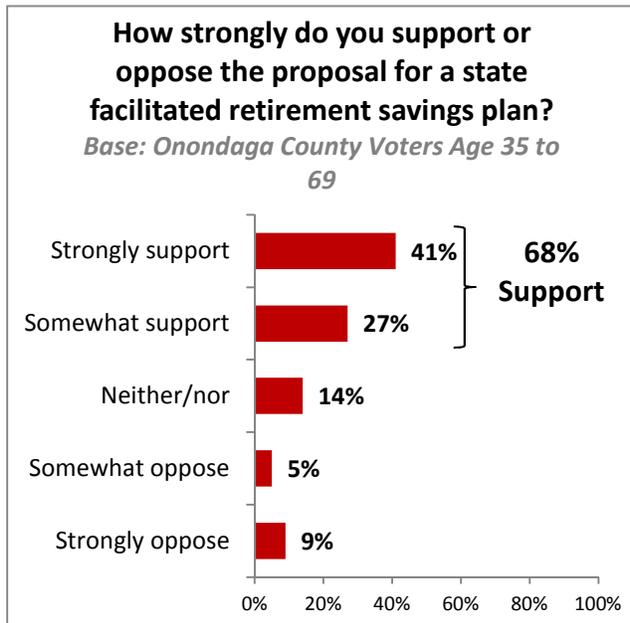
### PROPOSED STATE-FACILITATED RETIREMENT SAVINGS OPTION FOR WORKERS

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 can choose whether or not to participate, and the account would be portable from job to job. The plan would have low fees and not cost taxpayer dollars.

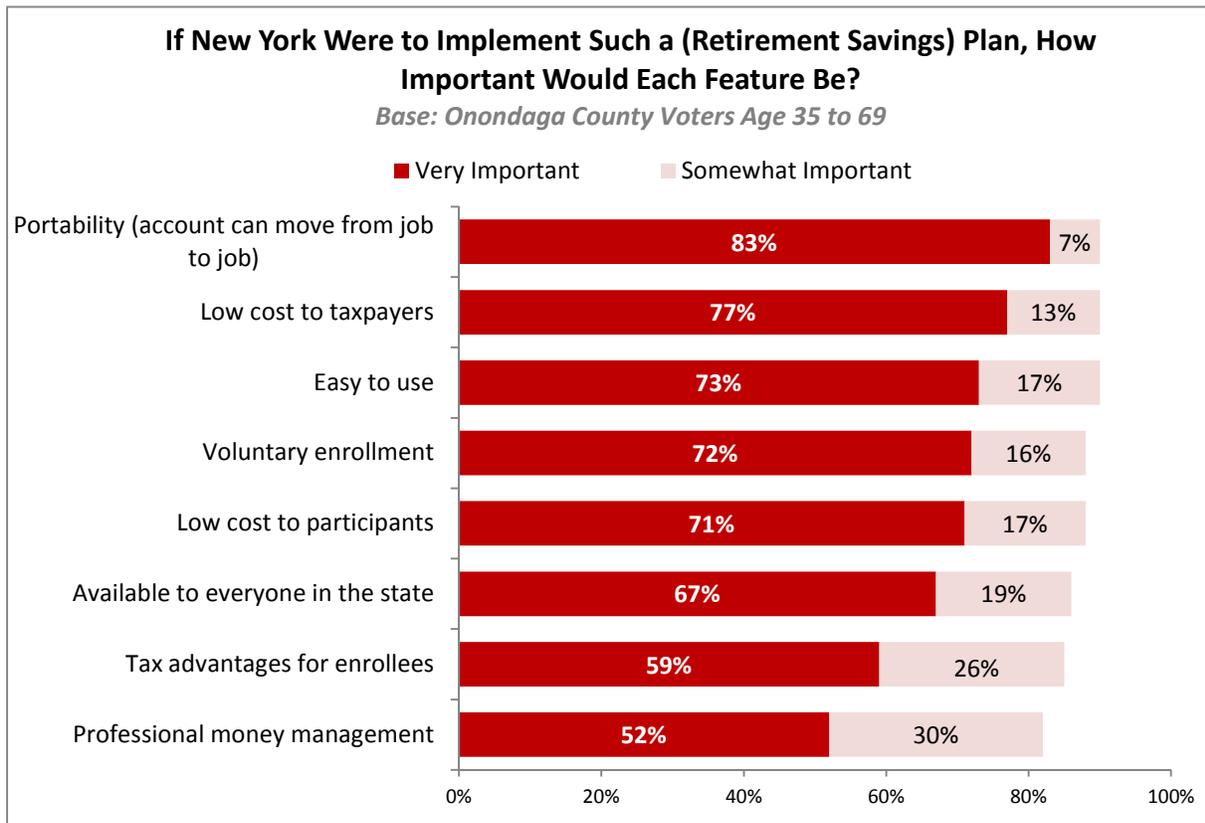
In order to help close the gap in access to retirement savings plans, 68% of Onondaga County voters age 35 to 69 support a state-facilitated retirement savings option for New York State, with four in ten strongly in support. All sub-groups of voters consistently support a state-facilitated plan, including each generation, workers without current access to a plan at work and small business owners or employees.

Seven in ten (72%) Onondaga 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 39% agreeing strongly that

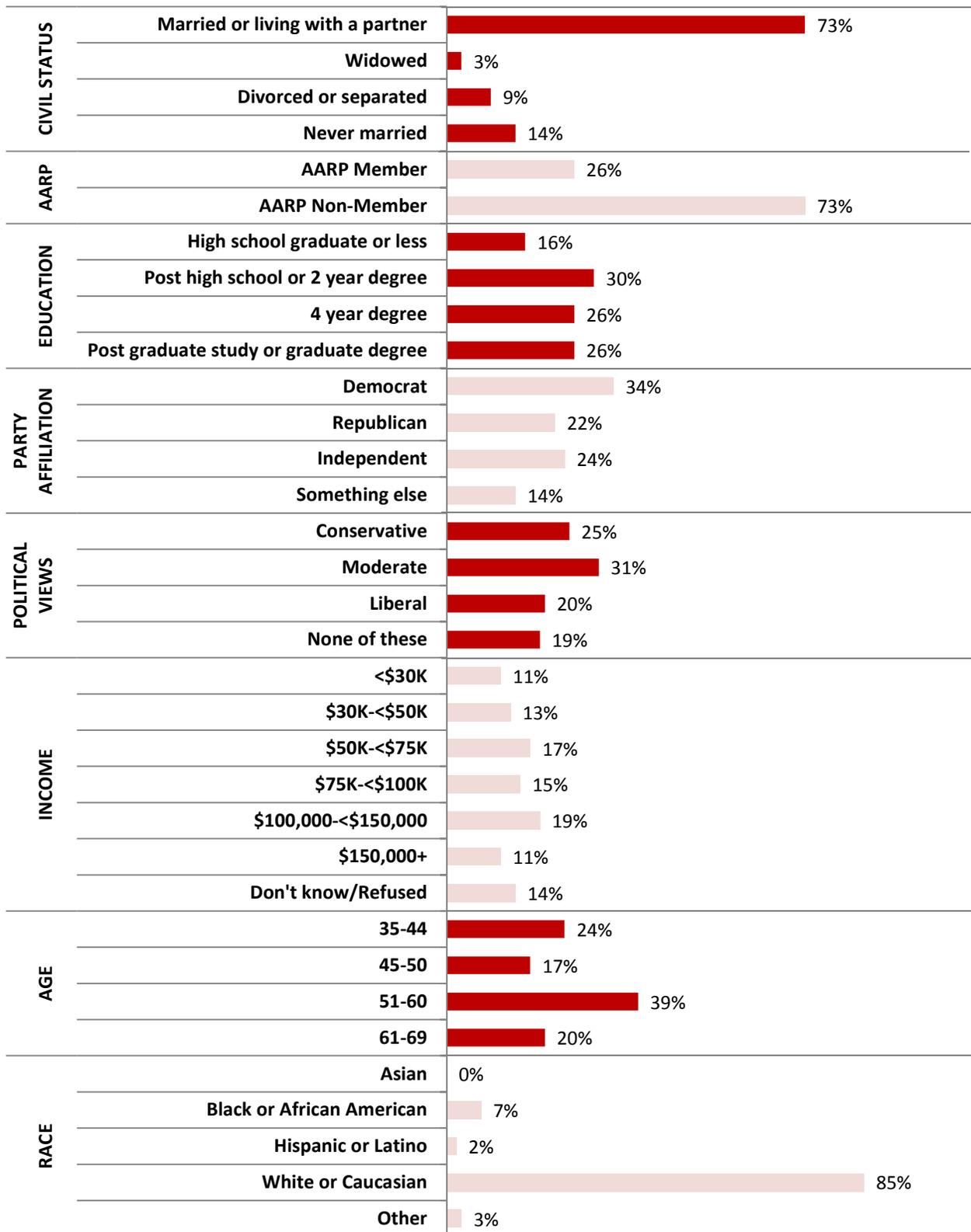
this should be a concern of elected officials. A large majority (81%) of Onondaga County Gen X and Boomer voters is also concerned that New Yorkers who have not saved enough for retirement will have to rely on public aid.



When asked about potential features in a state-facilitated savings option for retirement, survey respondents ranked portability most important – 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 (83%) believe it is *very* important that account funds should be portable so that the money travels with the owner. More than three-fourths say it is very important that the plan carry a low cost for taxpayers (77%). About seven in ten consider it very important that a state-facilitated plan is easy to use (73%); is voluntary (72%); pose a low cost to participants (71%); and is available to everyone in the state (67%). Many also believe it is important that enrollees realize tax advantages (59%) and that the plan be professionally managed (52%).



# DEMOGRAPHIC PROFILE OF RESPONDENTS



	Gen X	Boomers
<b>Gender</b>		
Male	41%	42%
Female	59%	58%
<b>Civil Status</b>		
Married or living with a partner	75%	73%
Widowed	1%	4%
Divorced or separated	7%	10%
Never married	17%	12%
<b>Membership</b>		
AARP	4%	42%
AARP Non-Member	95%	58%
<b>Education</b>		
High school graduate or less	13%	18%
Post high school or 2 year degree	27%	32%
4 year degree	27%	24%
Post graduate or graduate degree	31%	22%
<b>Party Affiliation</b>		
Democrat	32%	36%
Republican	23%	21%
Independent	24%	24%
Something else	15%	12%
<b>Political Views</b>		
Conservative	22%	28%
Moderate	31%	31%
Liberal	20%	20%
None of these	22%	16%
<b>Income</b>		
<\$30K	10%	12%
\$30K-<\$50K	13%	14%
\$50K-<\$75K	13%	19%
\$75K-<\$100K	17%	14%
\$100,000-<\$150,000	22%	16%
\$150,000+	12%	10%
Don't know/Refused	12%	16%
<b>Race/Ethnicity</b>		
Asian	0%	0%
Black or African American	7%	8%
Hispanic or Latino	2%	2%
White or Caucasian	84%	86%
Mixed/some other race	4%	1%

# 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 Onondaga County.

Interviews were conducted 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, 3% were from Onondaga County. Additional interviews were completed to bring the total Onondaga County voter sample up to 800. The Onondaga 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 Onondaga 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](http://www.aarp.org/nygenxandboomers).



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