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**Protecting Older Workers
Against Discrimination Act
Massachusetts Public
Opinion Report**

**Research Conducted by
GS Strategy Group**

June 2012



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GS Strategy Group**

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AARP

Research & Strategic Analysis

601 E Street, NW

Washington, DC 20049

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About Us

AARP

AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over 35.1 million readers; AARP Bulletin, the go-to news source for AARP's millions of members and Americans 50+; AARP VIVA, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. 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. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

GS Strategy Group

GSSG helps corporations and membership organizations proactively manage reputations to stay in step with public opinion and voter behavior and a step ahead of the public policy curve. We accomplish this through careful amassing and analysis of survey research and disciplined application of the results.

Led by some of the country's most experienced corporate and political strategists, GSSG provides its clients with a sophisticated understanding of the forces driving public opinion and a complete communications approach. This not only positions them at the forefront of opinion trends, but enables them to anticipate and benefit from future trends and behavior. GSSG recognizes that an organization's brand and reputation are strongest when its image is firmly aligned with trends in public opinion and consumer behavior.

Methodology

AARP commissioned GS Strategy Group of Boise, ID to conduct this research. Survey data was conducted via telephone May 14-20, 2012 among a random sample of 400 registered voters age 50 and over stratified by geography to be proportional to Census 2010 data for those age 50+ across Massachusetts. The margin of error for a sample of 400 randomly selected respondents is +/- 4.9 percentage points at the 95% confidence level. All inquiries about this report should be directed to AARP Media Relations at (202) 434-2560.

Protecting Older Workers Against Discrimination Act Massachusetts Public Opinion Report

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Key Survey Findings

- ◆ Over one-fourth of older Massachusetts voters report that they or someone they know has experienced age discrimination in the workplace.
- ◆ Roughly 3 in 4 older Massachusetts voters say:
 - √ It is important for Congress to take action and restore workplace protections against age discrimination (76%).
 - √ Across party and ideological lines, they support the Protecting Older Workers Against Discrimination Act (POWADA) (76%).

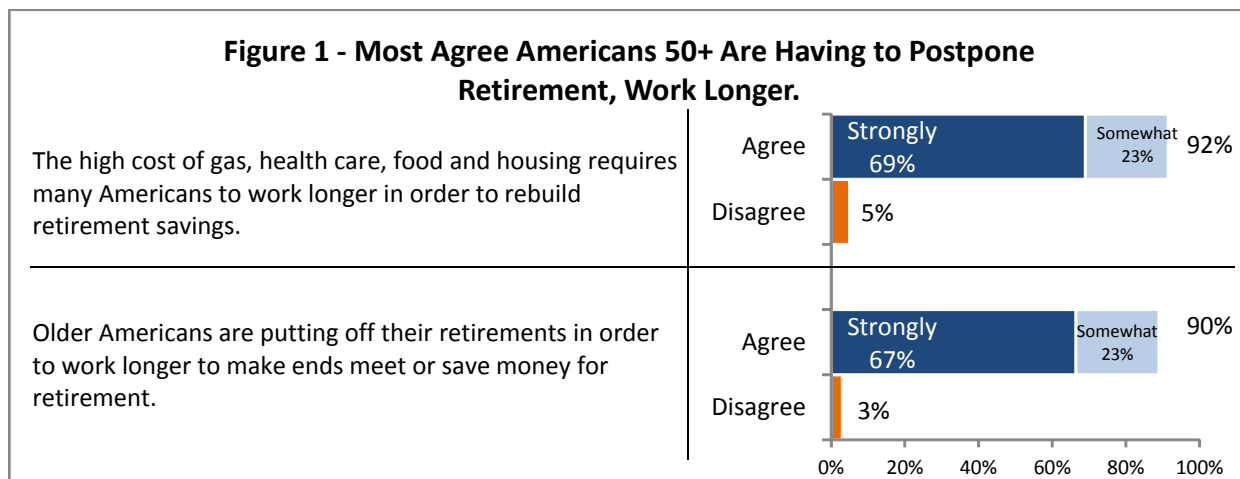
Since the mid-1980s, older workers have been working longer. The decline of traditional pensions, inadequate savings, and now the losses in jobs and wealth due to the Great Recession mean that millions of older Americans face a future of economic insecurity unless they are able to work. The unemployment rate for older workers has soared in recent years, and once out of work, older jobseekers experience far longer spells of unemployment – well over a year, on average – than their younger counterparts. Age discrimination is one of the significant reasons why it takes so much longer for older jobseekers to become reemployed. It can also pose barriers to those who want to stay employed or advance in their jobs.

In 2009, the US Supreme Court changed the rules and decided that workers who assert they were discriminated against because of their age would have to do more than prove that age was *one factor* behind how they were treated, which had been the law for everyone for decades. Unlike the rules that apply to workers who have been discriminated against due to race, sex, nationality, and religion, older workers must now prove that age was the *decisive* factor, making it far more difficult to prove their case. A bipartisan group of lawmakers has introduced legislation, the Protecting Older Workers Against Age Discrimination Act (POWADA), to restore the previous legal rules and protections that existed before the 2009 decision.

To determine public views on older workers, age discrimination, and the Protecting Older Workers Against Age Discrimination Act (POWADA), AARP commissioned GS Strategy Group to conduct a statewide survey in Massachusetts. The survey was conducted by telephone from May 14 through May 20, 2012, with a random sample of 400 registered voters age 50 and over, stratified by geography to be proportional to Census 2010 data for those age 50+ across Massachusetts. The margin of error for a sample of 400 randomly selected respondents is +/- 4.9 percentage points at the 95% confidence level. The full annotated questionnaire appears in the Appendix.

Finding: High Cost of Living, Making Ends Meet, and Saving for Retirement Require Americans 50+ to Work Longer

Ninety-two percent of respondents agree that the high cost of gas, health care, food, and housing requires many Americans to work longer in order to rebuild their retirement savings, with 69% strongly agreeing (figure 1). Furthermore, 90% agree that older Americans are putting off retirement either to make ends meet or to save money for retirement (figure 1).



Finding: Roughly Two-thirds of Non-Retirees Are Not Yet Able or Unsure of Their Ability to Retire (67%); 22% of Retirees May Need to Return to Work

Only 30% of non-retirees say they have or are close to having enough to retire comfortably. Sixty-seven percent (67%) say they will have to work for a number of years more or are unsure when they will be able to retire (figure 2). Among retirees, 22% say that they may need to return to work.

Figure 2 - Which of the following best describes your current financial situation?

Non-Retirees	
You have or are close to having enough to retire comfortably.	30%
You have to work for a number of years to save enough to retire comfortably.	44%
You are unsure when you will be able to retire.	23%
Retirees	
You have already retired but may need to return to work.	22%
You saved enough prior to retirement to live comfortably.	61%

Finding: Three-fourths Are Concerned Age Could Be an Obstacle to Finding Work

Seventy-four percent of respondents are concerned that their age would be an obstacle to finding work if they had to find a new job in the current economic climate. In fact, 48% say they are “very concerned” (figure 3).

Figure 3 - If you had to find a new job in the current economic climate, how concerned are you that your age would be an obstacle to finding work?

Very	48%
Somewhat	26%
Not Too	14%
Not at All	11%

Finding: Over Half Think People Age 50 and Older Face Age Discrimination in the Workplace; 29% Say They or Someone They Know Has Experienced Age Discrimination

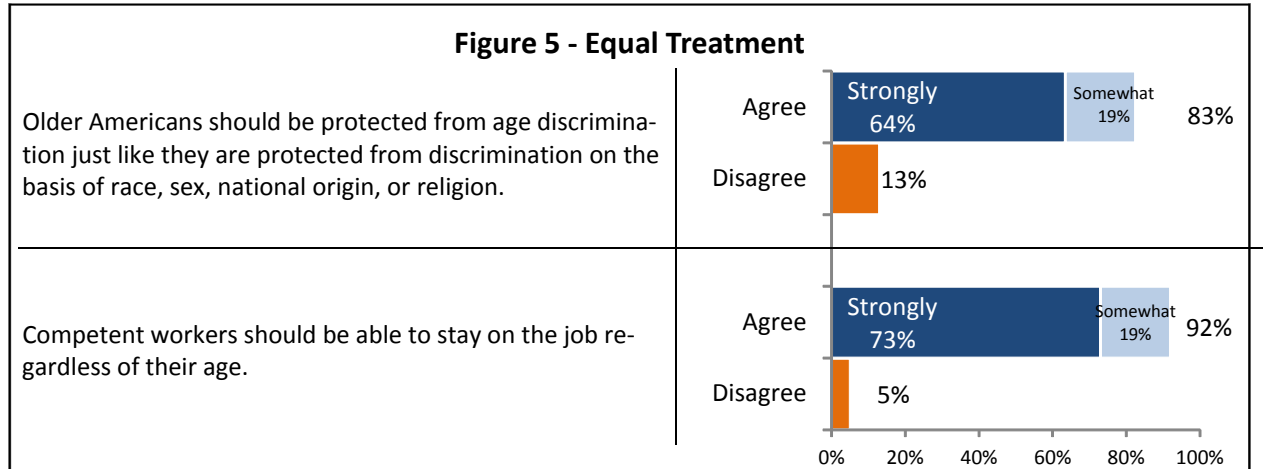
Age discrimination is an issue of concern for Massachusetts voters 50 and over. Fifty-two percent of respondents think that people over age 50 face age discrimination in the workplace. Moreover, 29% report either they personally faced age discrimination in the last four years, or know someone who has, with 5% of total respondents having personally experienced age discrimination (figure 4).

Figure 4 - Experience with Age Discrimination

Based on what you have seen or experienced, do you think people over the age of 50 face age discrimination today in the workplace?		In the last four years, have you or has anyone you know faced age discrimination in the workplace, such as refusal to hire, reduced compensation, or limitations imposed by an employer?	
Yes	52%	YES	29%
No	20%	Self	5%
Unsure	27%	Co-Worker	4%
		Family/Friend	15%
		More than One	6%
		NO	64%

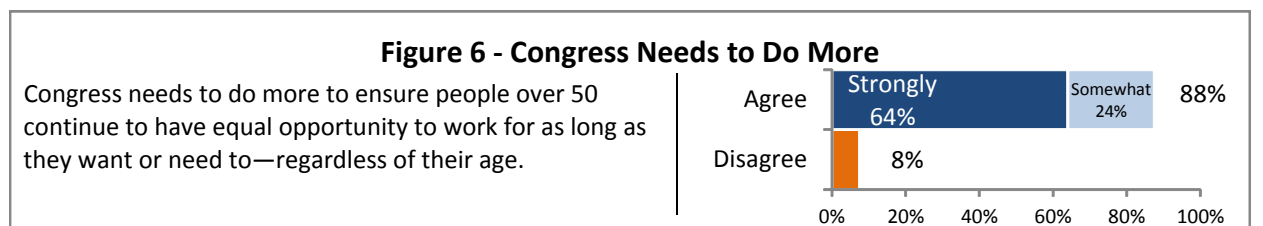
Finding: Older Massachusetts Voters Feel Strongly That Age Discrimination Should Be Treated on Par with Other Forms of Job Discrimination

Nine in 10 respondents (92%) say that competent workers should be able to stay on the job regardless of their age. Accordingly, 83% agree that older Americans should be protected from age discrimination just as they are protected from other forms of discrimination, including a 64% majority of respondents who strongly agree (figure 5).



Finding: About 9 in 10 Think Congress Has a Role, Needs to Do More to Ensure Equal Job Opportunity for Americans Age 50+

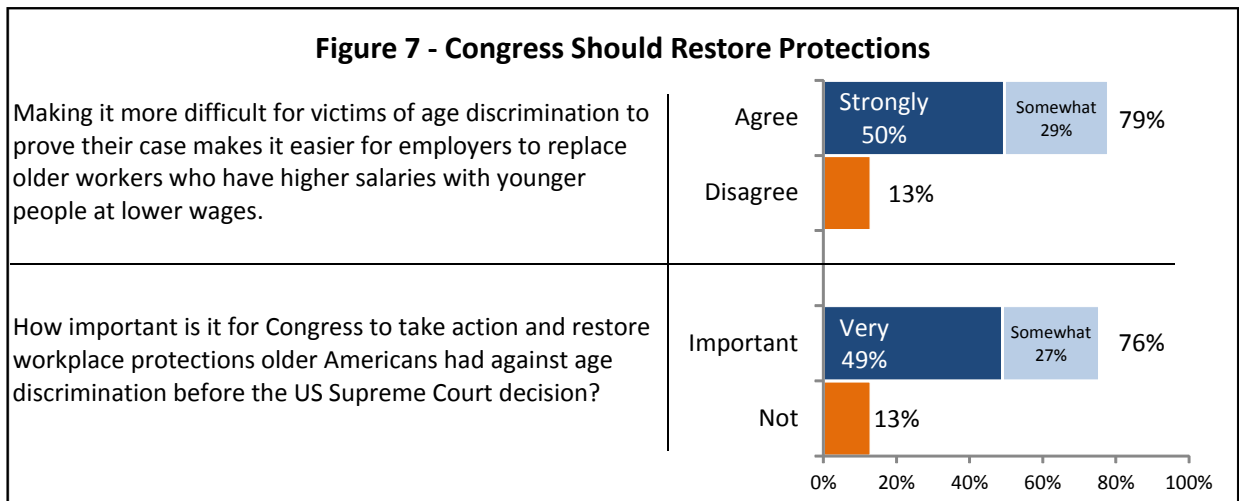
About nine in 10 (88%) agree that Congress needs to do more to ensure that people over 50 continue to have equal opportunity in the workplace,” with 64% strongly agreeing (figure 6).



Finding: 50+ Voters Are Overwhelmingly Concerned about the Court’s Decision, Making It Tougher for Older Workers, and Think It’s Important For Congress to Restore Legal Protections against Age Discrimination

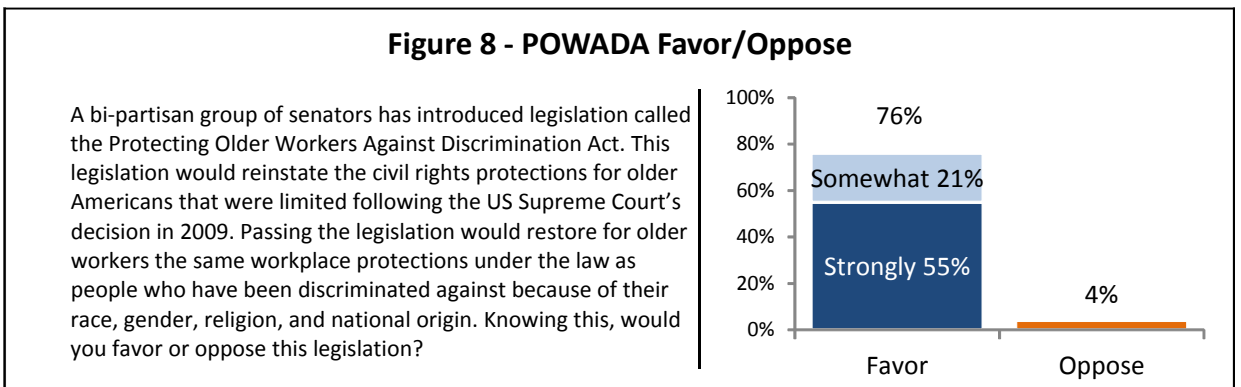
Respondents were provided a brief description of the 2009 Supreme Court decision that changed the legal standards that apply to age discrimination. The 50+ public seems to understand the connection between the legal burden on workers challenging age discrimination and employer behavior. Nearly 8 in 10 (79%) agree that making it more difficult to prove age discrimination also makes it easier for employers to discriminate, e.g., by replacing older, higher paid workers with younger, lower paid workers.

Moreover, 3 in 4 (76%) say that they think it is important for Congress to take action and restore the workplace protections older Americans had against age discrimination before the US Supreme Court decision, with 49% saying that it is very important that Congress take action (figure 7).



Finding: 76% Favor the Protecting Older Workers Against Discrimination Act

Respondents were provided a brief summary of the Protecting Older Workers Against Discrimination Act (POWADA), then asked whether they favor or oppose the act. Seventy-six percent favor the legislation (figure 8). Even more striking, 55% *strongly* favor it.



Finding: Support for POWADA Crosses Ideological and Party Lines

The support for POWADA is widespread, crossing ideological and party lines (figure 9). Favorable responses are found among a majority of all subgroups, with at least 4 in 10 of self-identified conservatives and independents saying they strongly favor the bill.

	Overall	Ideology			Party			Age	
		Lib	Mod	Cons	Dem	Indy	GOP*	50-64	65+
Total Favor	76%	83%	75%	71%	82%	83%	50%	77%	75%
Strongly	55%	63%	57%	43%	64%	61%	29%	55%	55%
Somewhat	21%	20%	18%	28%	18%	23%	21%	22%	20%
Total Oppose	4%	3%	3%	6%	4%	3%	8%	2%	5%

* Due to small cell size, data is for directional use only.

Finding: 76% Want Their Member of Congress to Support POWADA

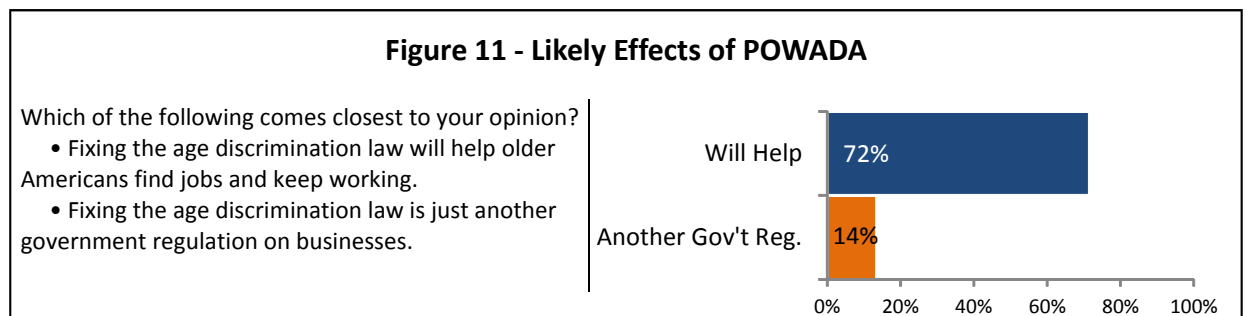
At least half of respondents, again across ideological and party lines, say their member of Congress should support legislation like POWADA (figure 10).

	Overall	Ideology			Party		
		Lib	Mod	Cons	Dem	Indy	GOP*
Yes	76%	85%	74%	69%	83%	79%	55%
No	7%	6%	4%	10%	1%	1%	24%
Don't Know	16%	9%	18%	18%	14%	17%	18%

* Due to small cell size, data is for directional use only.

Finding: 72% Believe POWADA Will Help Older Americans Find Jobs and Keep Working

Respondents were asked what they thought the effects of POWADA would be. When asked to choose between two possible outcomes, 72% say they think that the bill will help older Americans find jobs and keep working. Only 14% think that its impact would mainly be just another government regulation on businesses (figure 11).



Survey Respondent Demographics

A random sample of 400 registered voters age 50 and over was used, stratified by geography to be proportional to Census 2010 data for those age 50+ across Massachusetts.

Figure 12 - Respondent Demographics			
Ideology		Party	
Liberal	33%	Democrat	42%
Moderate	38%	Republican	19%
Conservative	26%	Independent	36%
Age		Gender	
50-64	45%	Male	48%
65+	55%	Female	52%
Employment Status			
Employed	25%	Retired	68%
Full Time	18%	Not Working at All	61%
Part Time	8%	Working at least Part Time	7%
Not Employed	4%	Other	4%
Looking for Work	2%		
Not Looking	2%		

Appendix—Annotated Questionnaire

Q1. - BEFORE WE START, CAN YOU PLEASE TELL ME YOUR CURRENT AGE?

- 400 Total
- 179 44.8 UNDER 65
- 42 10.5 50 To 54
- 67 16.8 55 To 59
- 70 17.5 60 To 64
- 221 55.3 65 OR OLDER
- 45 11.3 65 To 69
- 72 18.0 70 To 74
- 34 8.5 75 To 79
- 70 17.5 80+

Q2. - WHEN THERE IS A GENERAL ELECTION, SUCH AS FOR YOUR STATE'S SENATOR OR MEMBER OF CONGRESS, DO YOU ALWAYS VOTE, ALMOST ALWAYS VOTE, VOTE MOST OF THE TIME, VOTE SOME OF THE TIME, HARDLY EVER VOTE, OR NEVER VOTE?

- 400 Total
- 298 74.5 ALWAYS
- 80 20.0 ALMOST ALWAYS
- 22 5.5 MOST OF THE TIME

Q3. - IF YOU HAD TO LABEL YOURSELF, WOULD YOU SAY YOU ARE A LIBERAL, A MODERATE OR A CONSERVATIVE IN YOUR POLITICAL BELIEFS?

- 400 Total
- 130 32.5 LIBERAL
- 64 16.0 Very Liberal
- 66 16.5 Somewhat Liberal
- 152 38.0 MODERATE
- 102 25.5 CONSERVATIVE
- 66 16.5 Smwht Conservative
- 36 9.0 Very Conservative
- 16 4.0 DK/REFUSED

Q4. - WITH WHICH POLITICAL PARTY ARE YOU REGISTERED OR AFFILIATED?

- 400 Total
- 76 19.0 REPUBLICAN
- 168 42.0 DEMOCRAT
- 142 35.5 INDEPENDENT/NO PARTY
- 4 1.0 OTHER
- 10 2.5 DK/REFUSED

Q5. - IN GENERAL, HOW WOULD YOU DESCRIBE ECONOMIC CONDITIONS IN THE COUNTRY TODAY? EXCELLENT, GOOD, ONLY FAIR, OR POOR?

- 400 Total
- 48 12.0 EXCELLENT/GOOD
- 6 1.5 Excellent
- 42 10.5 Good
- 346 86.5 ONLY FAIR/POOR
- 150 37.5 Only Fair
- 196 49.0 Poor
- 6 1.5 DK/REFUSED

Q6. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"COMPETENT WORKERS SHOULD BE ABLE TO STAY ON THE JOB REGARDLESS OF THEIR AGE"

- 400 Total
- 368 92.0 AGREE
- 292 73.0 Strongly Agree
- 76 19.0 Somewhat Agree
- 20 5.0 DISAGREE
- 18 4.5 Somewhat Disagree
- 2 0.5 Strongly Disagree
- 12 3.0 DK/REFUSED

Q7. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"OLDER AMERICANS ARE PUTTING OFF THEIR RETIREMENTS IN ORDER TO WORK LONGER TO MAKE ENDS MEET OR SAVE MONEY FOR RETIREMENT"

- 400 Total
- 356 89.0 AGREE
- 266 66.5 Strongly Agree
- 90 22.5 Somewhat Agree
- 12 3.0 DISAGREE
- 10 2.5 Somewhat Disagree
- 2 0.5 Strongly Disagree
- 32 8.0 DK/REFUSED

Q8. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"CONGRESS NEEDS TO DO MORE TO ENSURE PEOPLE OVER 50 CONTINUE TO HAVE EQUAL OPPORTUNITY TO WORK FOR AS LONG AS THEY WANT OR NEED TO-REGARDLESS OF THEIR AGE"

- 400 Total
- 350 87.5 AGREE
- 256 64.0 Strongly Agree
- 94 23.5 Somewhat Agree
- 30 7.5 DISAGREE
- 22 5.5 Somewhat Disagree
- 8 2.0 Strongly Disagree
- 20 5.0 DK/REFUSED

Q9. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"THE HIGH COST OF GAS, HEALTH CARE, FOOD AND HOUSING REQUIRES MANY AMERICANS TO WORK LONGER IN ORDER TO REBUILD THEIR RETIREMENT SAVINGS"

- 400 Total
- 366 91.5 AGREE
- 276 69.0 Strongly Agree
- 90 22.5 Somewhat Agree
- 20 5.0 DISAGREE
- 14 3.5 Somewhat Disagree
- 6 1.5 Strongly Disagree
- 14 3.5 DK/REFUSED

Q10. - BASED ON WHAT YOU HAVE SEEN OR EXPERIENCED, DO YOU THINK PEOPLE OVER THE AGE OF 50 FACE AGE DISCRIMINATION TODAY IN THE WORKPLACE?

- 400 Total
- 206 51.5 YES
- 80 20.0 NO
- 108 27.0 UNSURE
- 6 1.5 REFUSED

Q11. - IF YOU HAD TO FIND A NEW JOB IN THE CURRENT ECONOMIC CLIMATE, HOW CONCERNED ARE YOU THAT YOUR AGE WOULD BE AN OBSTACLE TO FINDING WORK - VERY CONCERNED, SOMEWHAT CONCERNED, NOT TOO CONCERNED, OR NOT AT ALL CONCERNED?

- 400 Total
- 294 73.5 CONCERNED
- 192 48.0 Very Concerned
- 102 25.5 Somewhat Concerned
- 98 24.5 NOT CONCERNED
- 56 14.0 Not Too Concerned
- 42 10.5 Not At All Concerned
- 8 2.0 DK/REFUSED

Q12. - IN THE PAST FOUR YEARS, HAVE CONCERNS ABOUT BEING 50 OR OLDER EVER DISCOURAGED YOU FROM LOOKING FOR A JOB OR FROM LOOKING TO CHANGE JOBS?

- 400 Total
- 74 18.5 YES
- 286 71.5 NO
- 28 7.0 UNSURE
- 12 3.0 REFUSED

Q13. - THINKING ABOUT HOW YOU ARE PERSONALLY TREATED IN THE WORKPLACE OR HAVE BEEN TREATED WHEN SEARCHING FOR A JOB SINCE YOU TURNED 50, DO YOU THINK YOUR AGE HAS GENERALLY CAUSED THE EMPLOYER TO TREAT YOU BETTER, WORSE, OR NO DIFFERENTLY THAN OTHER WORKERS? IF YOU ARE NOT WORKING AND HAVE NOT LOOKED FOR A JOB, PLEASE SAY SO.

- 400 Total
- 10 2.5 BETTER
- 62 15.5 WORSE
- 164 41.0 NO DIFFERENT
- 120 30.0 NOT WORKING/LOOKED
- 44 11.0 DK/REFUSED

Q14. - IN THE LAST FOUR YEARS, HAVE YOU OR HAS ANYONE YOU KNOW FACED AGE DISCRIMINATION IN THE WORKPLACE, SUCH AS REFUSAL TO HIRE, REDUCED COMPENSATION, OR LIMITATIONS IMPOSED BY AN EMPLOYER?

- 400 Total
- 114 28.5 YES
- 18 4.5 Self
- 16 4.0 Co-Worker
- 58 14.5 Family/Friend
- 22 5.5 More Than One
- 254 63.5 NO/NONE
- 32 8.0 DK/REFUSED

Q15. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"MAKING IT MORE DIFFICULT FOR VICTIMS OF AGE DISCRIMINATION TO PROVE THEIR CASE MAKES IT EASIER FOR EMPLOYERS TO REPLACE OLDER WORKERS WHO HAVE HIGHER SALARIES WITH YOUNGER PEOPLE AT LOWER WAGES"

- 400 Total
- 312 78.0 AGREE
- 198 49.5 Strongly Agree
- 114 28.5 Somewhat Agree
- 52 13.0 DISAGREE
- 42 10.5 Somewhat Disagree
- 10 2.5 Strongly Disagree
- 36 9.0 DK/REFUSED

Q16. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"UNFAIRLY TARGETING OLDER WORKERS COULD INCREASE COSTS FOR TAXPAYERS BECAUSE MORE WILL NEED TO RELY ON GOVERNMENT SAFETY NETS EVEN THOUGH THEY WANT TO WORK"

- 400 Total
- 298 74.5 AGREE
- 180 45.0 Strongly Agree
- 118 29.5 Somewhat Agree
- 62 15.5 DISAGREE
- 40 10.0 Somewhat Disagree
- 22 5.5 Strongly Disagree
- 40 10.0 DK/REFUSED

Q17. - PLEASE TELL ME WHETHER YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

"OLDER AMERICANS SHOULD BE PROTECTED FROM AGE DISCRIMINATION JUST LIKE THEY ARE PROTECTED FROM DISCRIMINATION ON THE BASIS OF RACE, SEX, NATIONAL ORIGIN, OR RELIGION"

- 400 Total
- 330 82.5 AGREE
- 254 63.5 Strongly Agree
- 76 19.0 Somewhat Agree
- 52 13.0 DISAGREE
- 28 7.0 Somewhat Disagree
- 24 6.0 Strongly Disagree
- 18 4.5 DK/REFUSED

Q18. - IN 2009 THE SUPREME COURT CHANGED THE RULES AND DECIDED THAT WORKERS WHO CLAIM THEY WERE DISCRIMINATED AGAINST BECAUSE OF THEIR AGE WOULD HAVE TO DO MORE THAN PROVE THAT AGE WAS ONE FACTOR BEHIND HOW THEY WERE TREATED, THEY WOULD HAVE TO PROVE THAT AGE WAS THE DECISIVE FACTOR. IN YOUR OPINION, HOW IMPORTANT IS IT FOR CONGRESS TO TAKE ACTION AND RESTORE THE WORKPLACE PROTECTIONS OLDER AMERICANS HAD AGAINST AGE DISCRIMINATION BEFORE THE US SUPREME COURT DECISION- VERY IMPORTANT, SOMEWHAT IMPORTANT, NOT TOO IMPORTANT OR NOT AT ALL..

- 400 Total
- 302 75.5 IMPORTANT
- 196 49.0 Very Important
- 106 26.5 Somewhat Important
- 52 13.0 NOT IMPORTANT
- 30 7.5 Not Too Important
- 22 5.5 Not At All Important
- 46 11.5 DK/REFUSED

Q19. - IN FACT, A BI-PARTISAN GROUP OF SENATORS HAS INTRODUCED LEGISLATION CALLED THE PROTECTING OLDER WORKERS AGAINST DISCRIMINATION ACT. THIS LEGISLATION WOULD REINSTATE THE CIVIL RIGHTS PROTECTIONS FOR OLDER AMERICANS THAT WERE LIMITED FOLLOWING THE US SUPREME COURT'S DECISION IN 2009. PASSING THIS LEGISLATION WOULD RESTORE FOR OLDER WORKERS THE SAME WORKPLACE PROTECTIONS UNDER THE LAW AS PEOPLE WHO HAVE BEEN DISCRIMINATED AGAINST BECAUSE OF THEIR RACE, GENDER, RELIGION AND NATIONALITY. KNOWING THIS, WOULD YOU FAVOR OR OPPOSE THIS LEGISLATION?

- 400 Total
- 304 76.0 FAVOR
- 220 55.0 Strongly Favor
- 84 21.0 Somewhat Favor
- 16 4.0 OPPOSE
- 6 1.5 Somewhat Oppose
- 10 2.5 Strongly Oppose
- 80 20.0 DK/REFUSED

Q20A. - WHY DO YOU FAVOR THE LEGISLATION?

- 304 Total
- 95 31.3 PROTECT AGE 50+
- 51 16.8 BLOCK DISCRIMINATION
- 43 14.1 DON'T KNOW
- 23 7.6 EQUALITY
- 22 7.2 FAIRNESS
- 14 4.6 RIGHT THING TO DO
- 12 3.9 RESTORE RIGHTS
- 9 3.0 NECESSARY
- 8 2.6 RESPECT FOR SRS
- 7 2.3 COULD AFFECT ME
- 7 2.3 MISCELLANEOUS
- 5 1.6 GOOD/LIKE
- 5 1.6 PROTECT WORKER/RGTS
- 3 1.0 I/FAMILY VICTIMIZED

Q20B. - WHY DO YOU OPPOSE THE LEGISLATION?

- 16 Total
- 9 56.3 DON'T KNOW
- 3 18.8 MISCELLANEOUS
- 2 12.5 GOV'T INTERFERENCE
- 1 6.3 NOT FAIR
- 1 6.3 NOT NECESSARY

Q21. - WOULD YOU WANT YOUR MEMBER OF CONGRESS TO SUPPORT LEGISLATION LIKE THIS?

- 400 Total
- 302 75.5 YES
- 26 6.5 NO
- 62 15.5 DON'T KNOW
- 10 2.5 REFUSED

Q22. - WHICH OF THE FOLLOWING COMES CLOSEST TO YOUR OPINION?

1. FIXING THE AGE DISCRIMINATION LAW WILL HELP OLDER AMERICANS FIND JOBS AND KEEP WORKING.
2. FIXING THE AGE DISCRIMINATION LAW IS JUST ANOTHER GOVERNMENT REGULATION ON BUSINESSES.

- 400 Total
- 286 71.5 FIND/KEEP JOBS
- 54 13.5 GOV'T REGULATION
- 60 15.0 DK/REFUSED

Q23. - ARE YOU CURRENTLY:

- 400 Total
- 100 25.0 EMPLOYED
- 70 17.5 Full Time
- 30 7.5 Part Time
- 14 3.5 NOT EMPLOYED
- 8 2.0 Looking For Work
- 6 1.5 Not Looking For Work
- 0 0.0 STUDENT
- 8 2.0 HOMEMAKER
- 270 67.5 RETIRED
- 244 61.0 Not Working At All
- 26 6.5 Work Part Time
- 8 2.0 DK/REFUSED

Q24A. - WHICH OF THE FOLLOWING BEST DESCRIBES YOUR FINANCIAL SITUATION?

1. YOU HAVE OR ARE CLOSE TO HAVING ENOUGH SAVED TO RETIRE COMFORTABLY
2. YOU HAVE TO WORK FOR A NUMBER OF YEARS TO SAVE ENOUGH TO RETIRE COMFORTABLY.
3. YOU ARE UNSURE WHEN YOU WILL BE ABLE TO RETIRE.

- 122 Total
- 36 29.5 CLOSE/HAVE ENOUGH
- 54 44.3 WORK/NUMBER OF YEARS
- 28 23.0 UNSURE/ABLE RETIRE
- 4 3.3 DK/REFUSED

Q24B. - WHICH OF THE FOLLOWING BEST DESCRIBES YOUR FINANCIAL SITUATION?

1. YOU HAVE ALREADY RETIRED BUT MAY NEED TO RETURN TO WORK.
2. YOU SAVED ENOUGH PRIOR TO RETIREMENT TO LIVE COMFORTABLY.

- 270 Total
- 60 22.2 RETIRED/NEED WORK
- 164 60.7 SAVED ENOUGH/RETIRE
- 46 17.0 DK/REFUSED

Q25 - ARE YOU CURRENTLY AN AARP MEMBER?

- 400 Total
- 178 44.5 YES
- 216 54.0 NO
- 6 1.5 DK/REFUSED

Q26. - WHAT IS YOUR TOTAL ANNUAL CURRENT HOUSEHOLD INCOME? IS IT....

- 400 Total
- 20 5.0 LESS THAN \$15,000
- 42 10.5 \$15,000-\$25,000
- 50 12.5 \$25,001-\$40,000
- 28 7.0 \$40,000-\$50,000
- 48 12.0 \$50,000-\$75,000
- 16 4.0 \$75,000-\$100,000
- 28 7.0 OVER \$100,000
- 168 42.0 DK/REFUSED

Q27. - ARE YOU, OR IS ANY MEMBER OF YOUR IMMEDIATE FAMILY, FROM A HISPANIC OR SPANISH SPEAKING BACKGROUND?

- 400 Total
- 18 4.5 YES
- 382 95.5 NO/ALL OTHER RESPONSE

Q28. - WHICH OF THE FOLLOWING ETHNIC GROUPS BEST DESCRIBES YOU?

- 400 Total
- 356 89.0 WHITE OR CAUCASIAN
- 34 8.5 NON-WHITE
- 18 4.5 Latino/Hispanic/Mex
- 10 2.5 Black/African-Amer.
- 4 1.0 Asian/Pacific Island
- 2 0.5 Mixed Race
- 10 2.5 DK/REFUSED

Q29. - GENDER:

- 400 Total
- 192 48.0 MALE
- 208 52.0 FEMALE

Q30. - AREA:

- 400 Total
- 10 2.5 ALBANY M.M.
- 313 78.3 BOSTON M.M.
- 47 11.8 Essex County
- 89 22.3 Middlesex County
- 43 10.8 Norfolk County
- 32 8.0 Plymouth County
- 33 8.3 Suffolk County
- 48 12.0 Worcester County
- 21 5.3 Rest of Boston
- 34 8.5 PROVIDENCE M.M.
- 43 10.8 SPRINGFIELD M.M.