



Arkansas Voters Age 50+ and the 2014 Election

*Key Findings from a Survey among Likely Voters Age 50/over
Conducted June 2014
for*



Methodology

- Statewide telephone survey among 1,200 likely 2014 voters age 50/over (*margin of error ± 2.9 percentage points*), conducted June 10-22, 2014, including:
 - 742 retirees (*margin of error ± 3.6 percentage points*)
 - 458 non-retirees (*margin of error ± 4.6 percentage points*)
- Respondents were selected at random from a list of registered voters and were reached either on a landline or mobile phone.

Overview

- Likely voters 50+ are worried and concerned about their financial futures. Those who are not yet retired are feeling especially anxious.
- Voters worry that their incomes are not keeping up with the cost of living, especially health costs and taxes.
- Many of those not yet retired worry that a secure retirement will be out of reach.
 - Half say they have postponed or will postpone retirement.
- Voters 50+ are looking to elect candidates who will focus on improving their economic security.

Overview

- 50+ voters are divided in the Senate race, with one in ten voters still undecided.
- Voters say it is hard to get good information about the candidates, and they want candidates to tell them more about their plans for key issues like Social Security, Medicare, independent living, and financial security.
- Voters want more support for caregiving so that the elderly and disabled can live independently. Caregivers and those who have received care constitute an important emerging constituency.
- Social Security and Medicare remain key voting issues for many 50+, and they have strong views about how best to strengthen the financing of these programs.

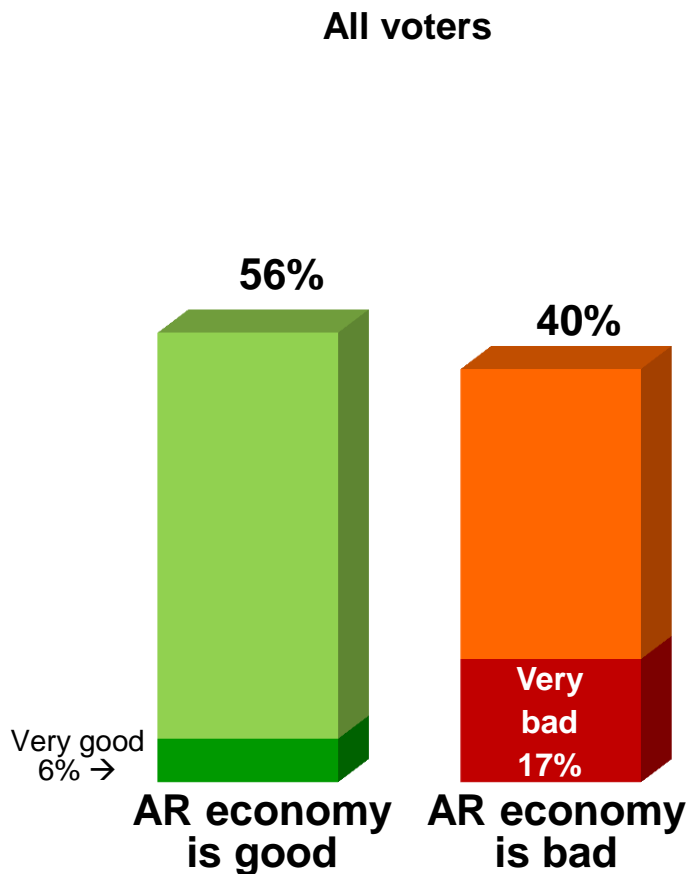
Profile of Likely Voters Age 50/over

		Retirees	Non-retirees
Gender	Men	43%	49%
	Women	57%	51%
Age	Age 50 to 64	25%	87%
	Age 65 to 74	42%	8%
	Age 75/over	33%	4%
Education	High school grad/less education	46%	43%
	Some college	26%	25%
	College graduate	26%	32%
Race	Whites	84%	83%
	African Americans	13%	13%
Household Income	Household income under \$30K	33%	18%
	Household income \$30 to \$75K	33%	34%
	Household income over \$75K	15%	32%
Party Identification	Democrats	41%	38%
	Independents	18%	21%
	Republicans	41%	41%
Other	Receive Social Security benefits	87%	16%
	Health insurance through Medicare	81%	20%
	Employed (part time or full time)	13%	82%

ECONOMIC SECURITY

Voters 50+ are divided on the condition of the economy, but the majority see it as more good than bad.

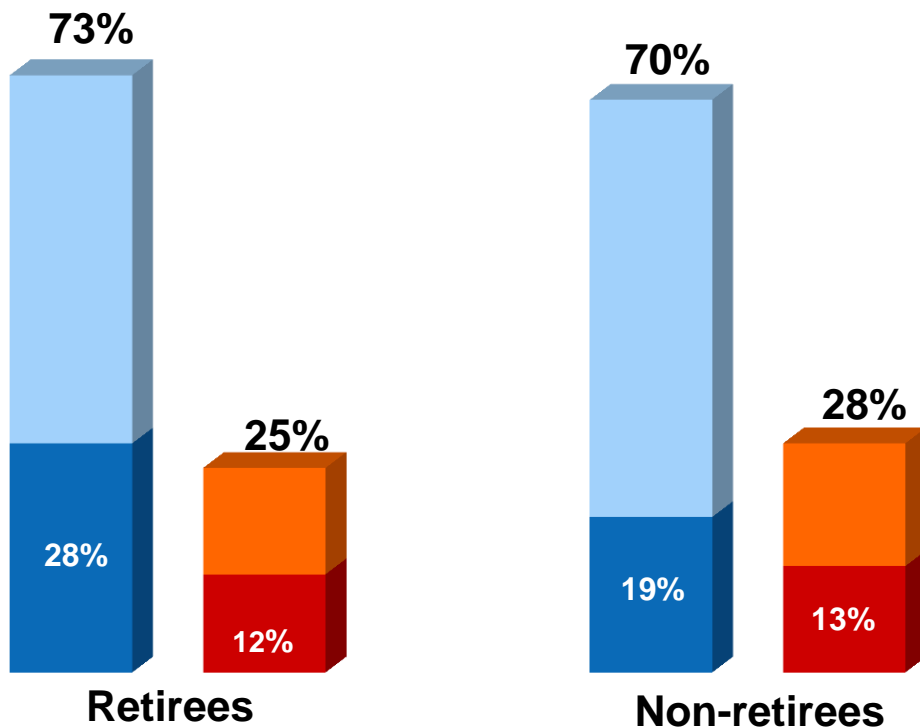
How would you rate the condition of the economy here in Arkansas these days?



	AR economy is good	AR economy is bad
Retirees	55%	41%
Non-retirees	57%	40%
Men	58%	39%
Women	54%	42%
High school grad/less	52%	44%
Some college	58%	39%
College graduates	61%	36%
Democrats	68%	28%
Independents	51%	44%
Republicans	47%	50%
Little Rock media market	63%	34%
Pine Bluff media market	51%	45%
Fort Smith media market	66%	32%

A fourth of voters 50+ are dissatisfied with their financial situation.

Satisfaction with Own Financial Situation Today

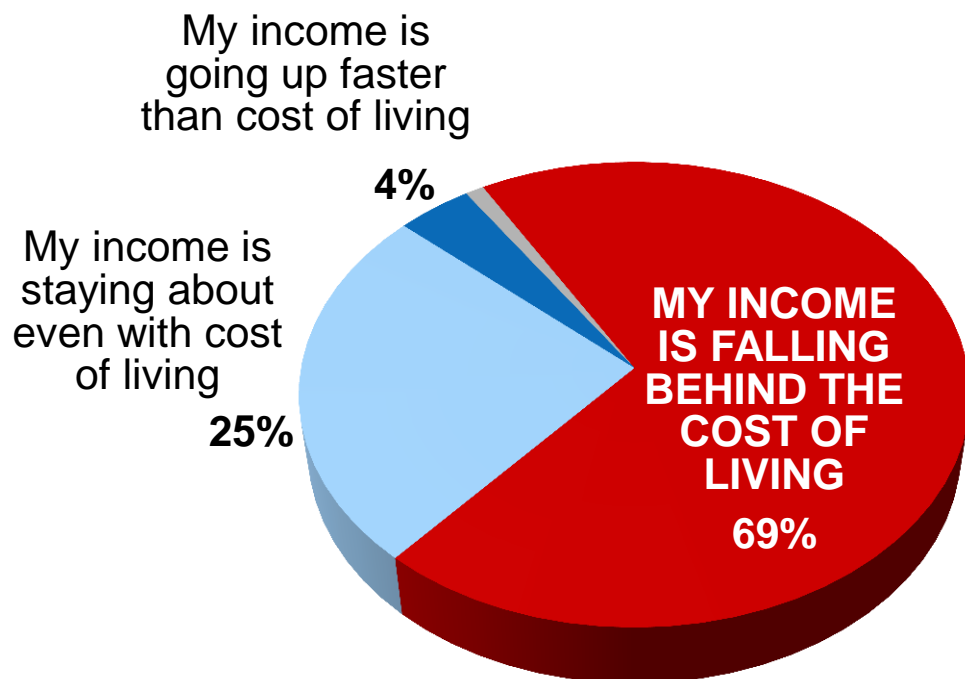


	Dissatisfied (non-retirees)
Men	25%
Women	30%
Age 50 to 59	30%
Age 60/over	24%
Income under \$50K	48%
Income over \$50K	17%

A large majority say that their income is falling behind the cost of living.

Assessment of Income vs. Cost of Living

All voters

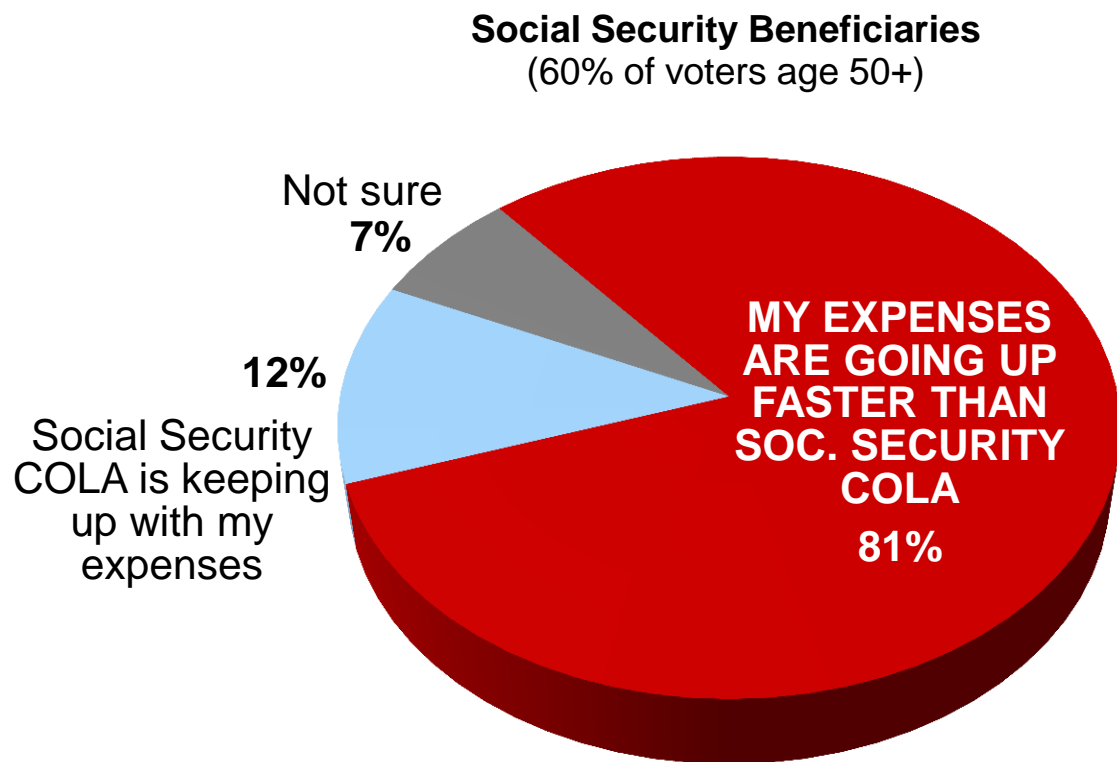


Income Is Falling Behind

Retirees	70%
Non-retirees	69%
High school grad/less	77%
Some college	69%
College graduates	57%
Income under \$30K	84%
Income \$30K to \$75K	72%
Income over \$75K	47%

Four in five Social Security beneficiaries say their annual COLA is not keeping up with expenses.

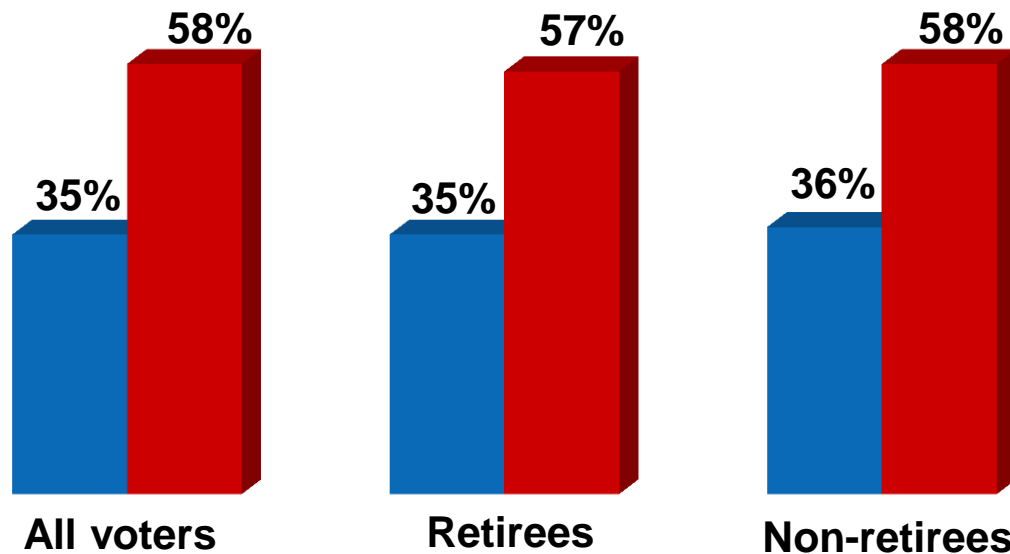
Assessment of Social Security Cost of Living Adjustment vs. Cost of Living



Voters 50+, particularly women, are more worried than hopeful about achieving their economic and financial goals.

Looking ahead to the next five years or so, do you feel more hopeful and confident, or more worried and concerned about being able to achieve your economic and financial goals?

■ More hopeful and confident ■ More worried and concerned



More Worried and Concerned

Non-retirees Retirees

Men	54%	55%
Women	63%	69%
Income under \$50K	66%	*66%
Income over \$50K	55%	*50%
Democrats	42%	48%
Independents	61%	57%
Republicans	72%	67%

*Income under/over \$40K

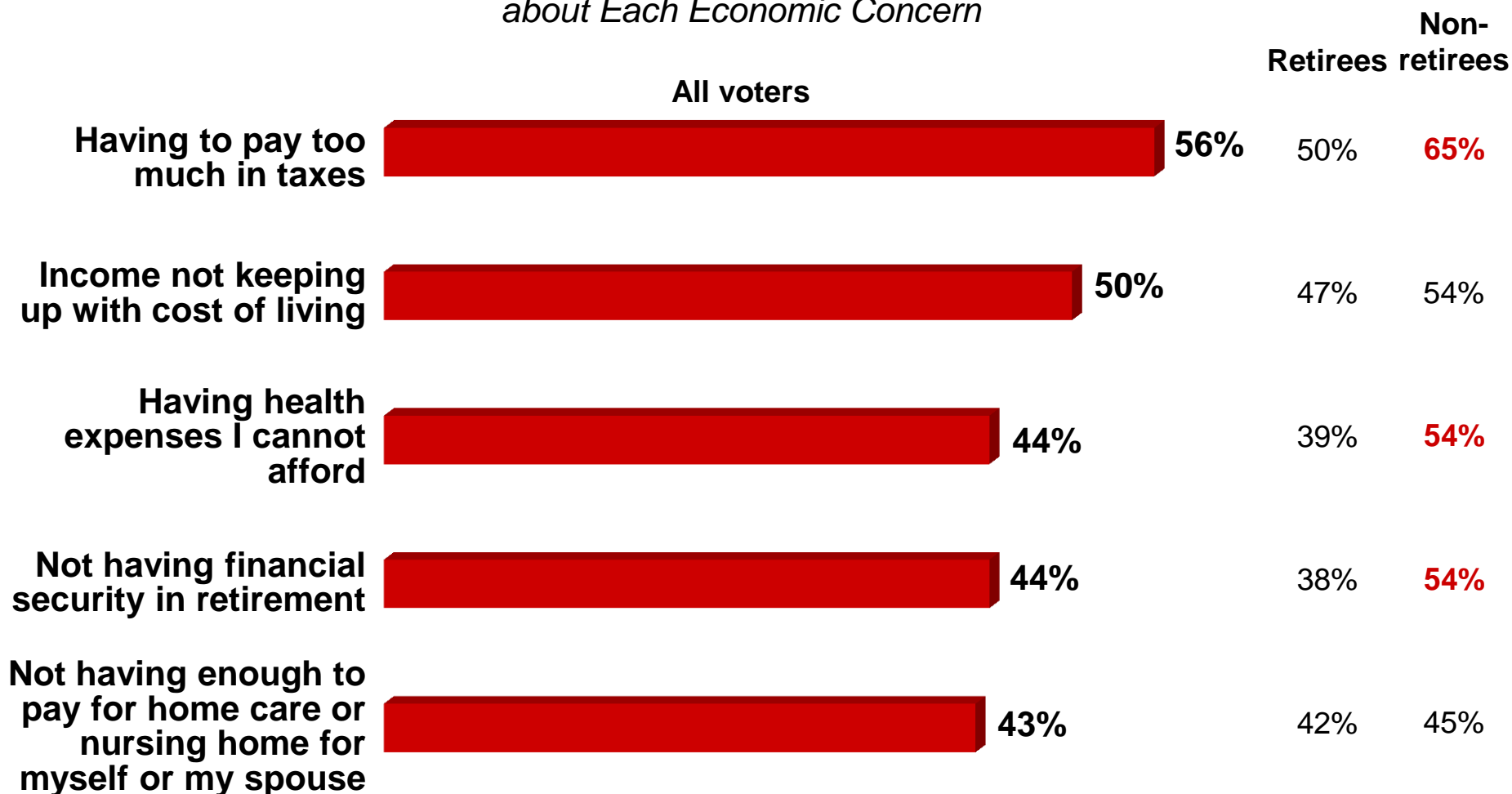
The Economic Anxiety Index

- Voters are assigned 20 points for each of five economic concerns about which they say they worry very or somewhat often. A minimum score of 0 reflects no economic anxiety, while a maximum score of 100 indicates a great deal of economic anxiety.

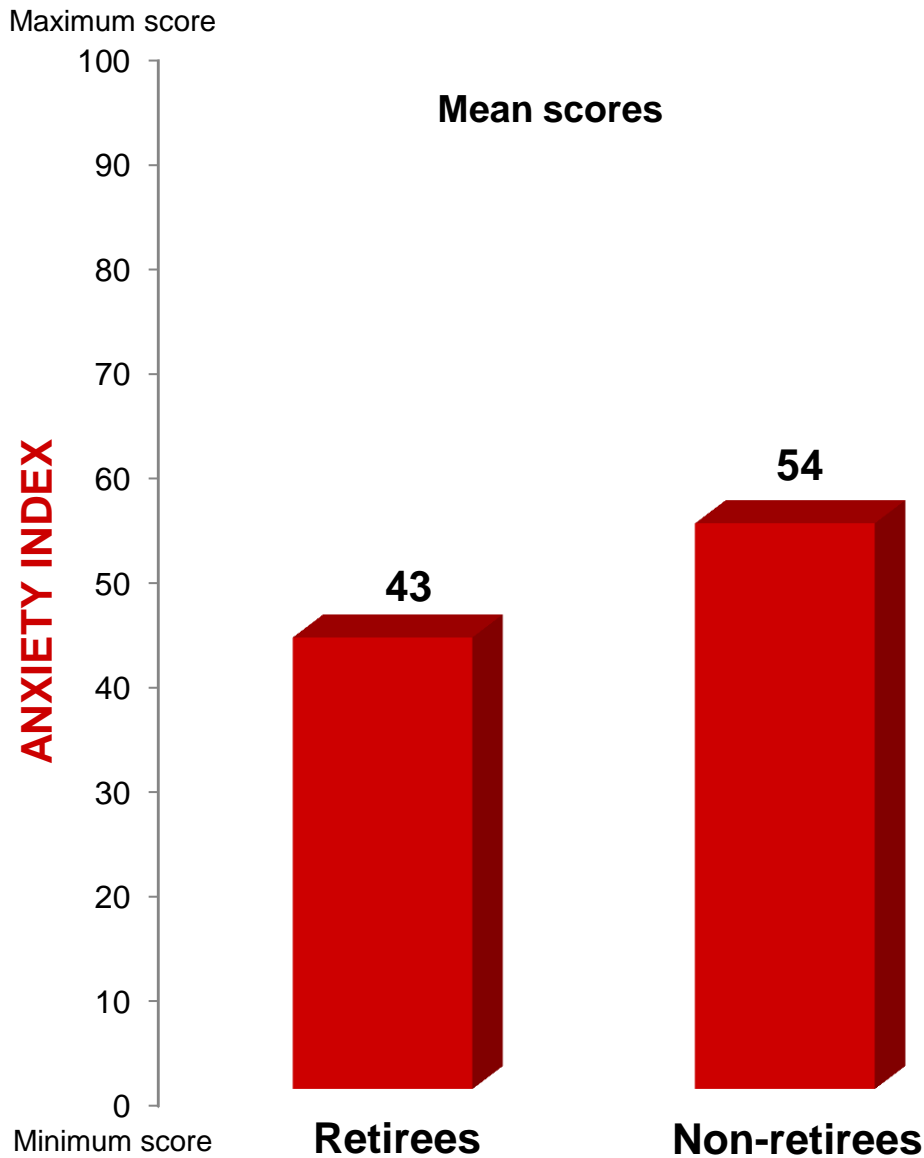
- The five component concerns of the anxiety index are:
 - Having to pay too much in taxes
 - Income not keeping up with the cost of living
 - Having health expenses they cannot afford
 - Not having financial security in retirement
 - Not having enough to pay for home care or a nursing home when they or their spouse get older

Components of the Economic Anxiety Index

Proportions Who Say They Worry Very or Somewhat Often about Each Economic Concern



Economic Anxiety Index Scores



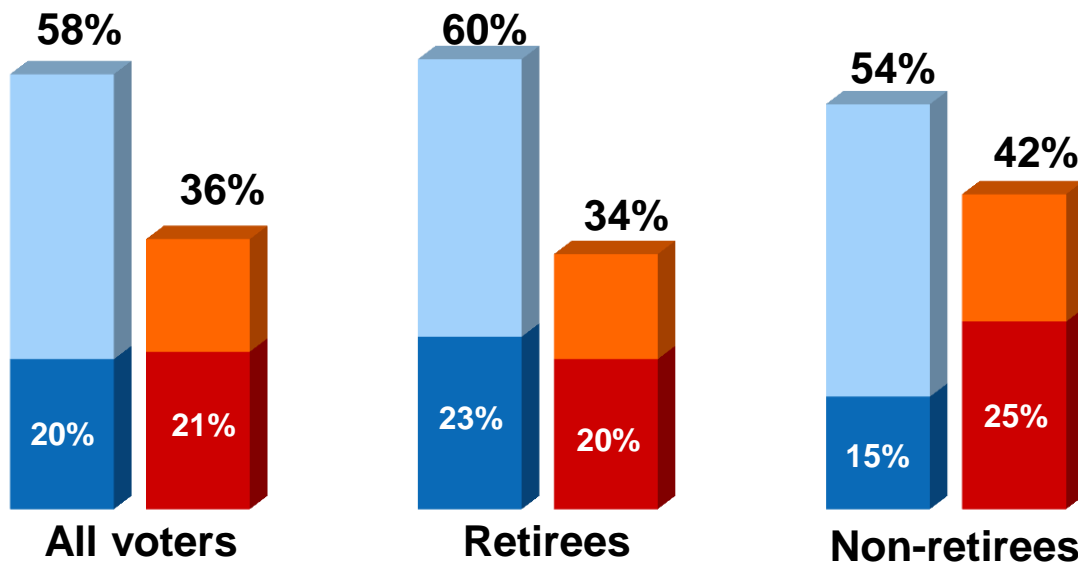
Key Subgroups of Non-retirees

Mean scores

Men	54
Women	54
Whites	55
Non-Whites	49
Non-college grads	57
College graduates	48
Income under \$50K	62
Income over \$50K	51
Democrats	49
Independents	57
Republicans	58
Caregiver/past caregiver	55
Non-caregivers	52

Retirees are slightly more satisfied with their retirement savings. Two in five non-retirees are dissatisfied.

Satisfaction with Amount of Money Saving/Saved for Retirement

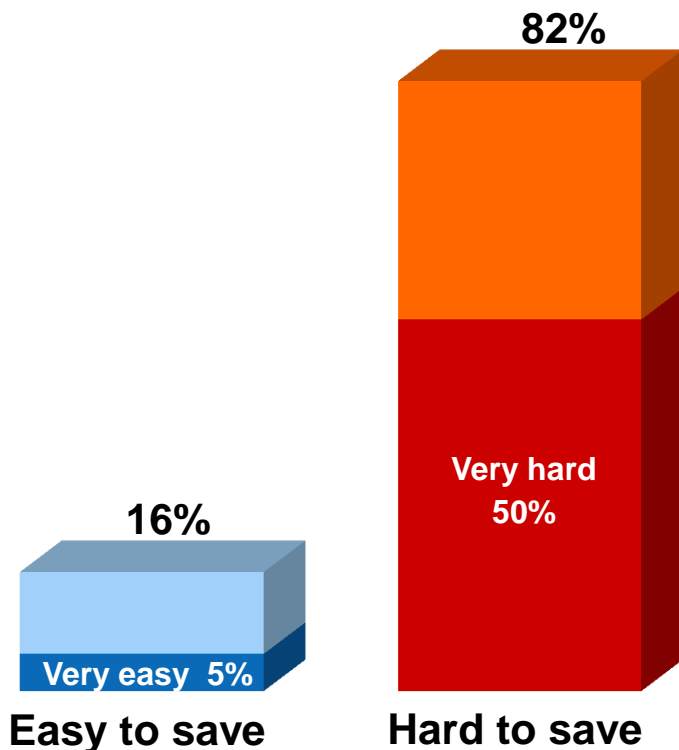


Dissatisfied (non-retirees)	
Men	41%
Women	43%
Income under \$50K	60%
Income over \$50K	32%

Voters age 50+ find it hard to save money for a secure retirement, especially if they have low or moderate income.

Is it easy or hard for you to save enough money to provide for a secure retirement?

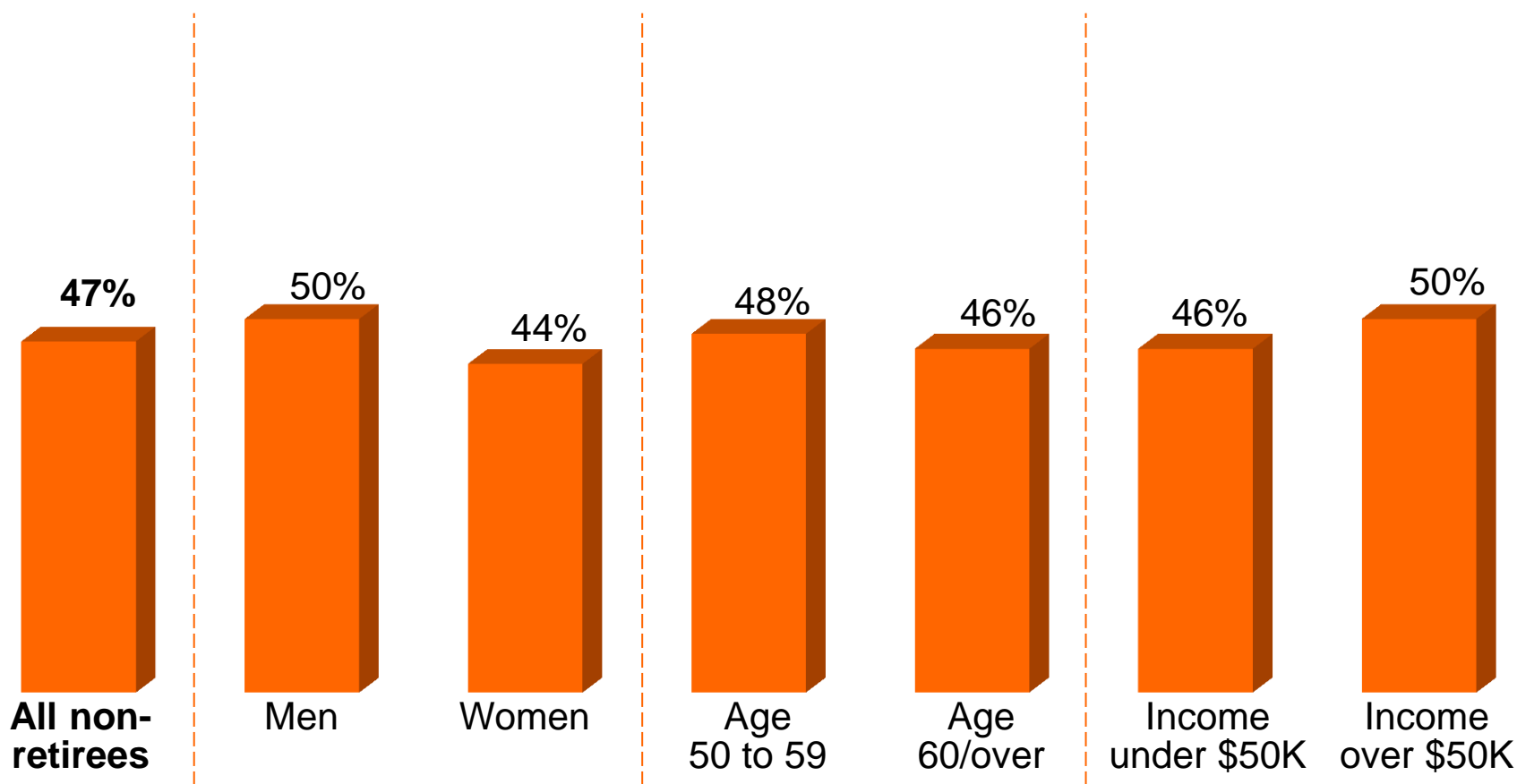
All non-retirees



<i>Very Hard to Save</i>	
Non-retirees	
Men	51%
Women	49%
Non-college grads	55%
College graduates	38%
Income under \$50K	66%
Income over \$50K	37%

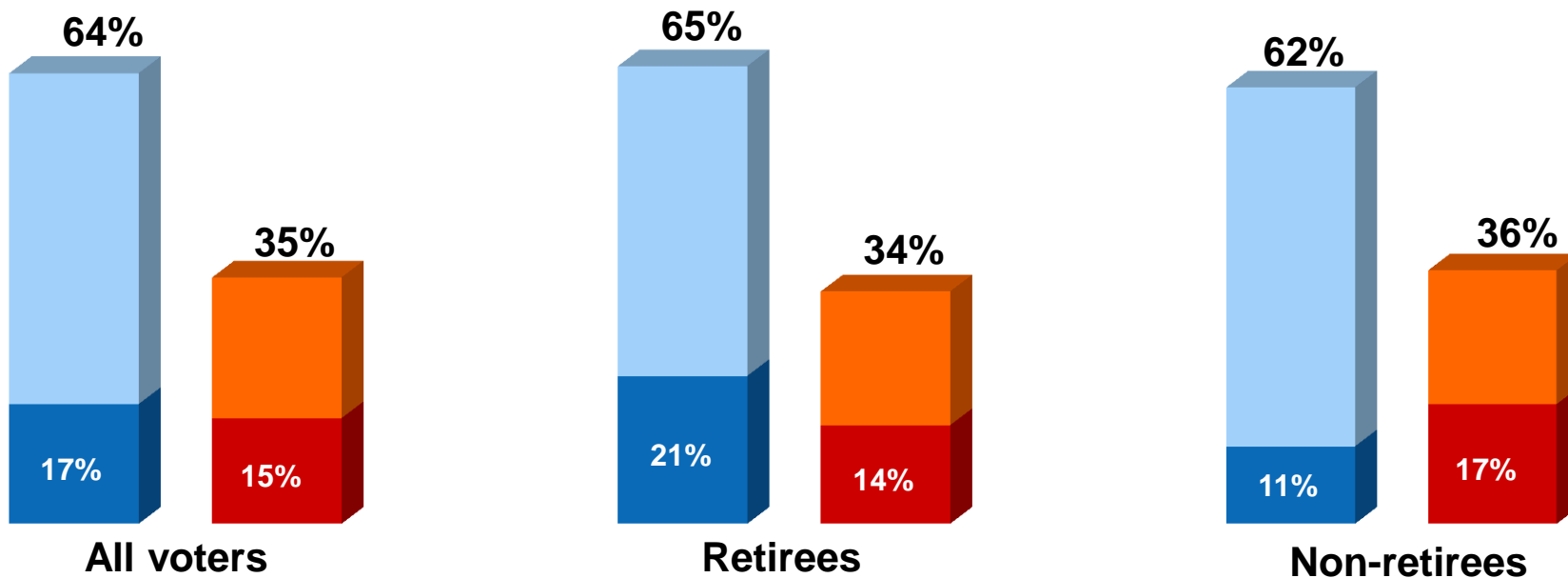
Nearly a majority of non-retirees say they have or will delay their retirement for financial reasons.

Proportions Saying They Have Delayed or Expect to Delay Retirement in Order to Save More Money to Live Comfortably in Retirement



Despite their difficulty in saving money for retirement, a majority feel at least somewhat confident that they will have enough money to live comfortably as they age.

How confident are you that you and your spouse will have enough money to live comfortably as you age?



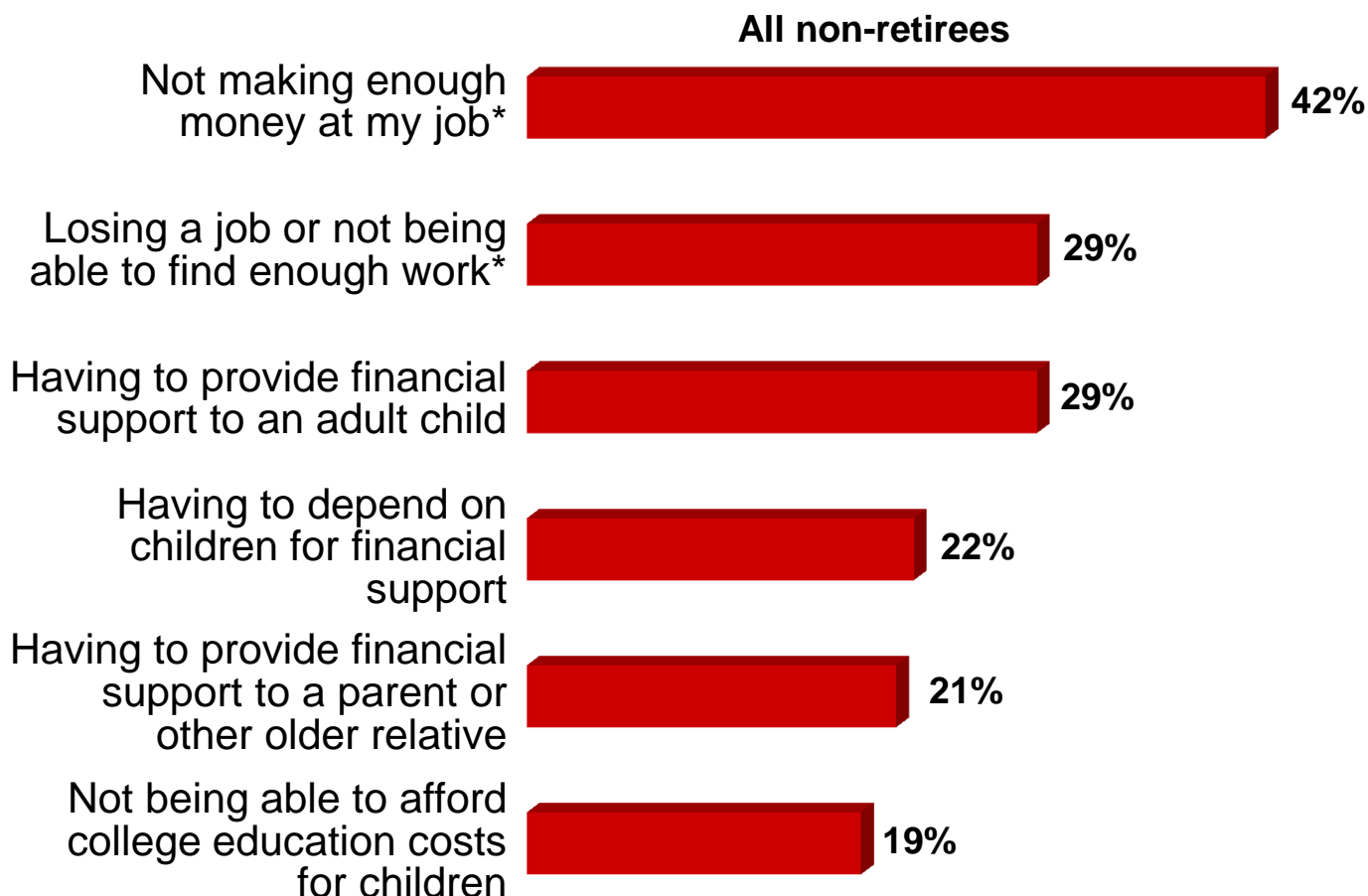
Confidence in Having Enough Money as they Age, among Key Subgroups

How confident are you that you and your spouse will have enough money to live comfortably as you age?

	<u>Confident</u>	<u>Not confident</u>		<u>Confident</u>	<u>Not confident</u>
All voters	64%	35%	High school grad/less	56%	43%
Men	67%	31%	Some college	63%	34%
Unmarried women	51%	46%	College graduates	76%	24%
Married women	66%	33%	Income under \$30K	41%	56%
Age 50 to 64	59%	40%	Income \$30K to \$75K	72%	28%
Age 65 to 74	65%	33%	Income over \$75K	74%	25%
Age 75/over	72%	25%			
Whites	65%	34%			
African Americans	56%	39%			

Other Financial Concerns of Non-Retirees

Proportions Who Say They Worry Very or Somewhat Often about Each



* Asked only of voters who are employed

One in five 50+ voters has seen age discrimination first- or second-hand; an overwhelming majority support the Protecting Older Workers Against Discrimination Act.

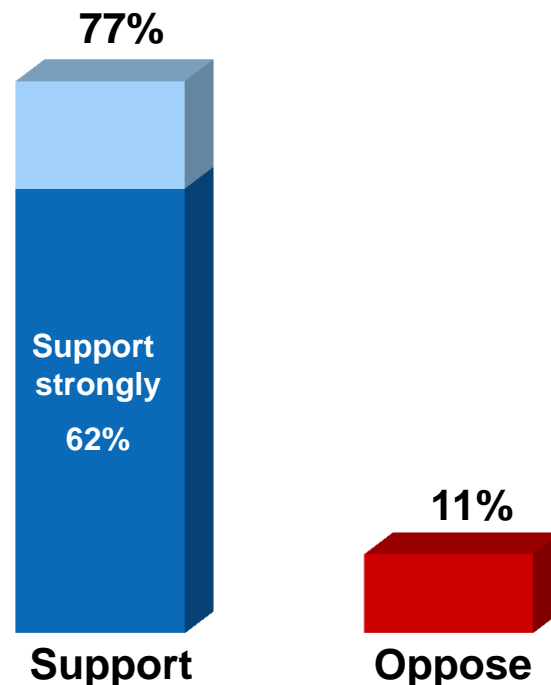
I or someone I know has experienced age discrimination in the workplace, such as refusal to hire/promote, reduced compensation, or other limitations

All voters	18%*
Men	15%
Women	22%
Age 50 to 64	23%
Age 65 to 74	18%
Age 75/over	8%
High school/less ed	19%
Some college	20%
College graduates	19%

*7% have experienced discrimination personally

Support for Protecting Older Workers Against Discrimination Act, which would restore workplace protections under the law for older workers

All voters

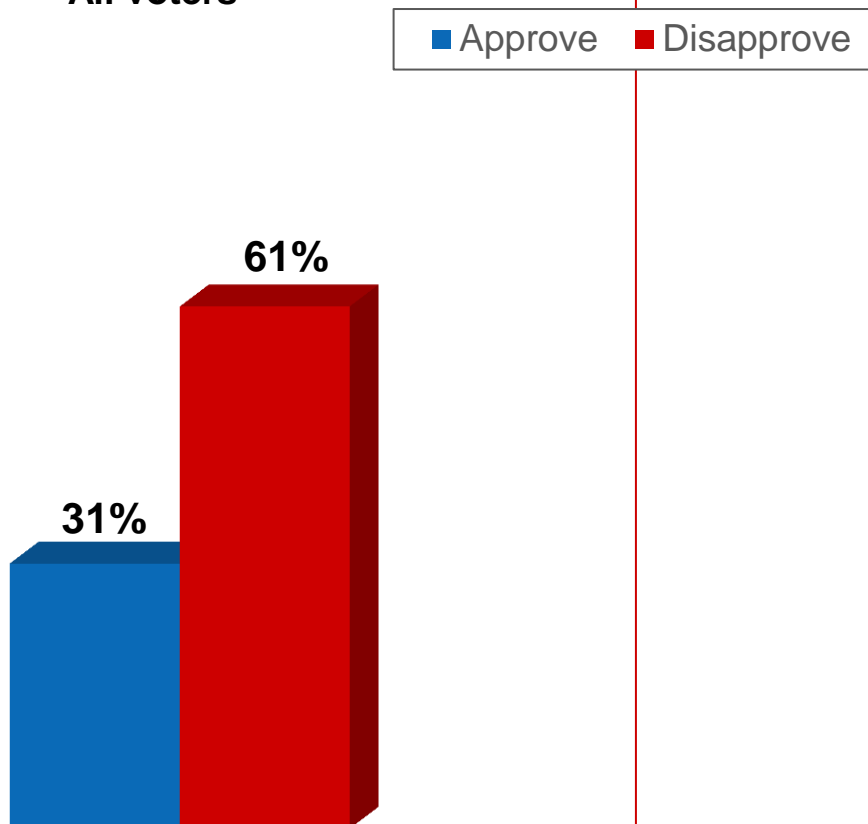


THE 2014 ELECTION

Voters 50+ are disappointed with Washington, giving President Obama low approval scores and Congress extremely low scores.

Job Approval of President Obama

All voters



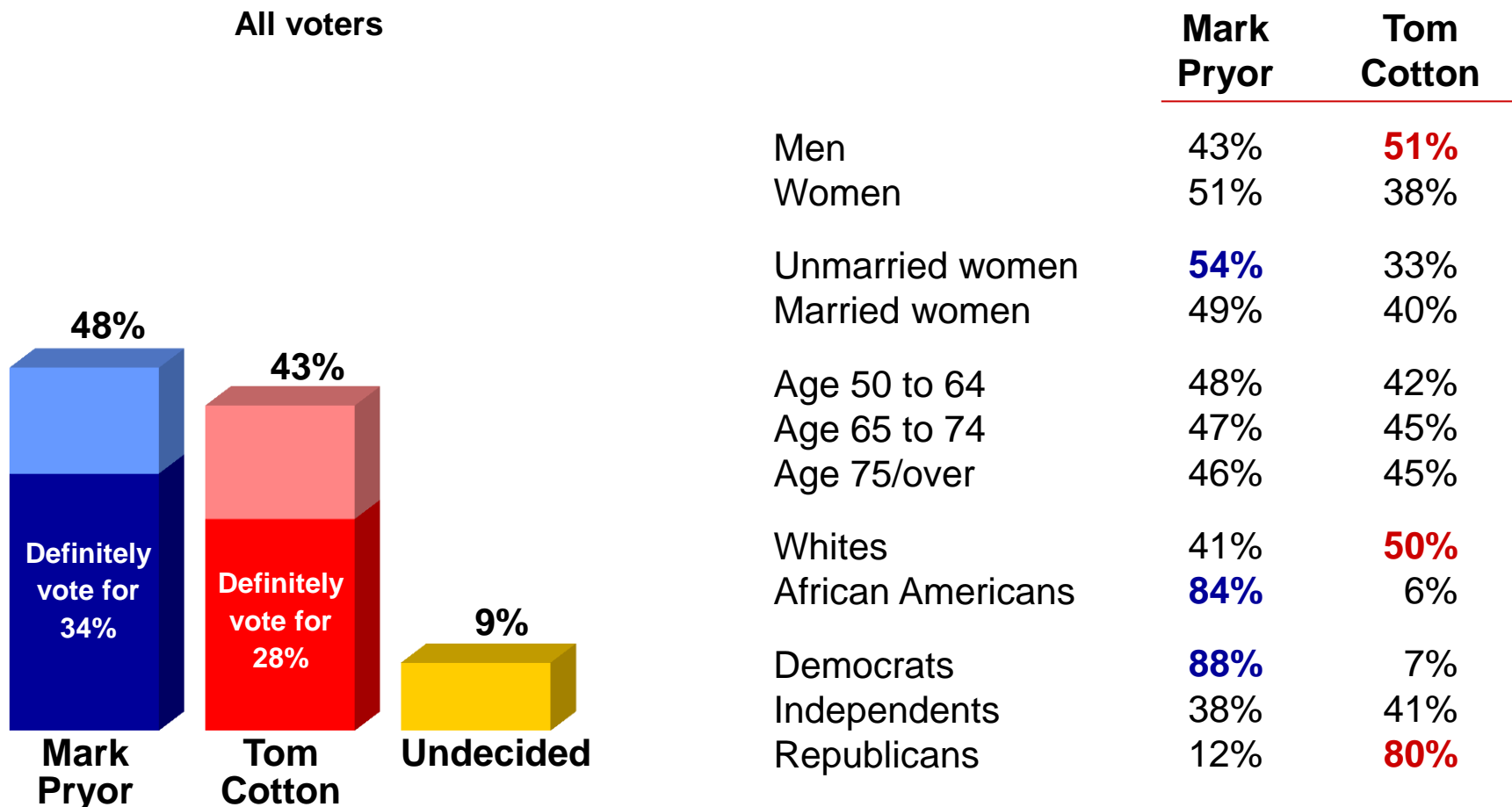
Job Approval of Congress

All voters



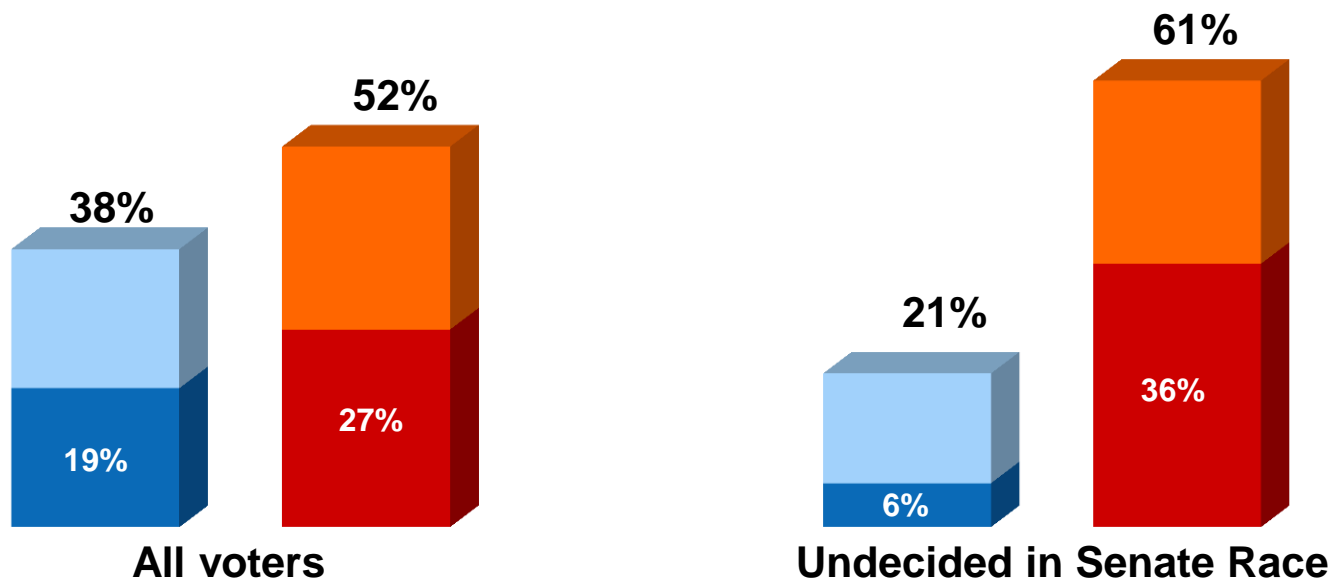
In the Senate election, those with a preference are divided equally between Pryor and Cotton, but a large minority remain unsure about their vote.

Trial Heat for Arkansas Senator



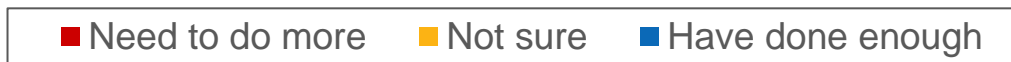
A majority of voters say it is hard to find objective and reliable information about the record and positions of candidates running for office this November.

Is it easy or hard to find objective and reliable information about the record and positions of candidates running for office this November?

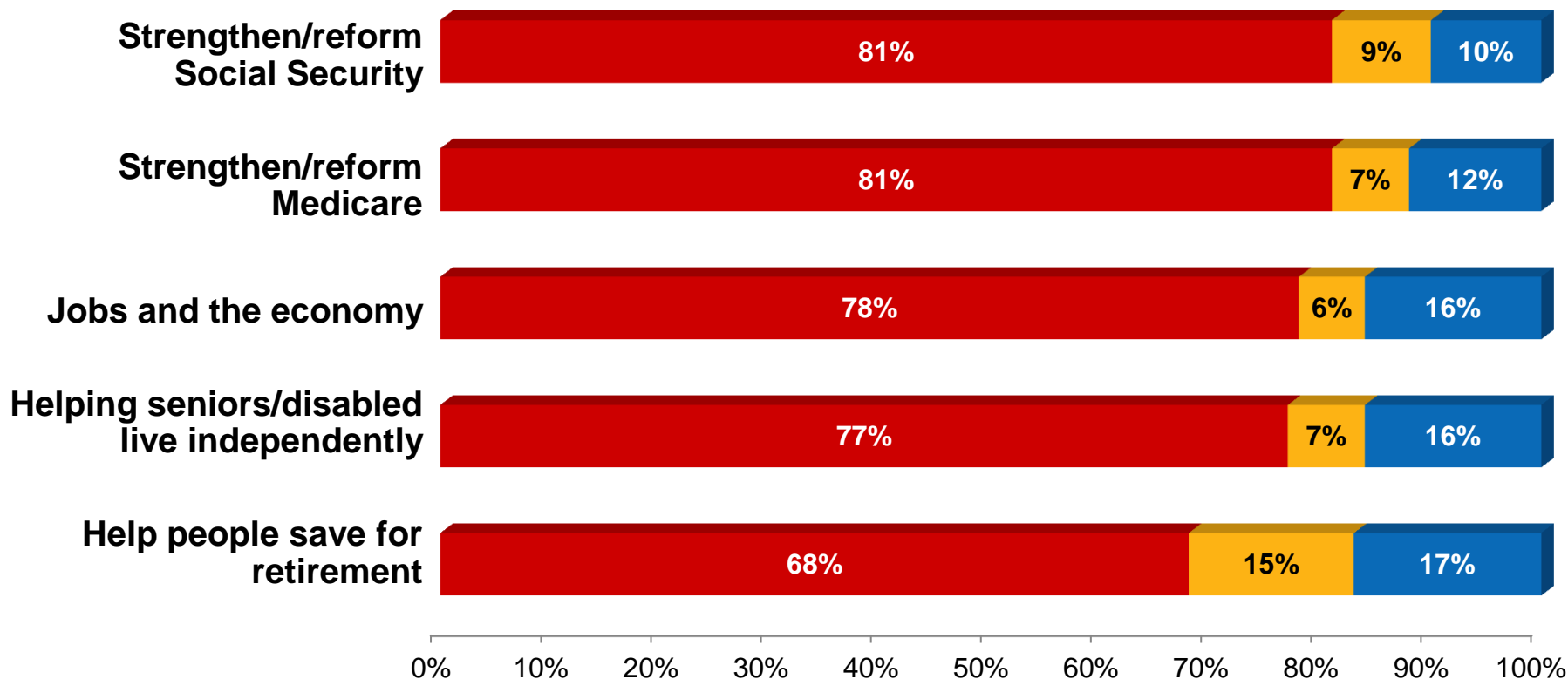


The candidates need to do more to explain their positions on key voting issues for voters 50+.

US Senate Candidates' Efforts to Explain their Positions on Selected Issues



All voters

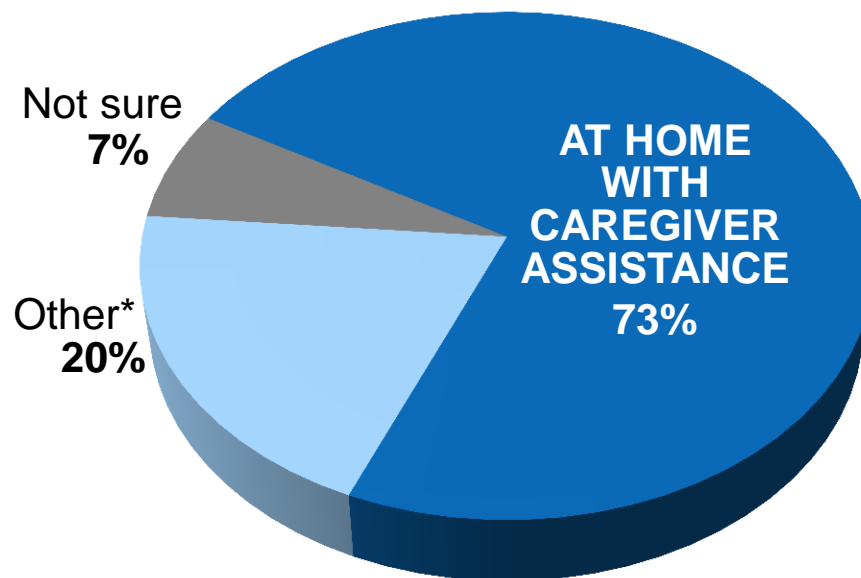


CAREGIVING

Three in four voters 50+ prefer at-home care over other options for themselves/family.

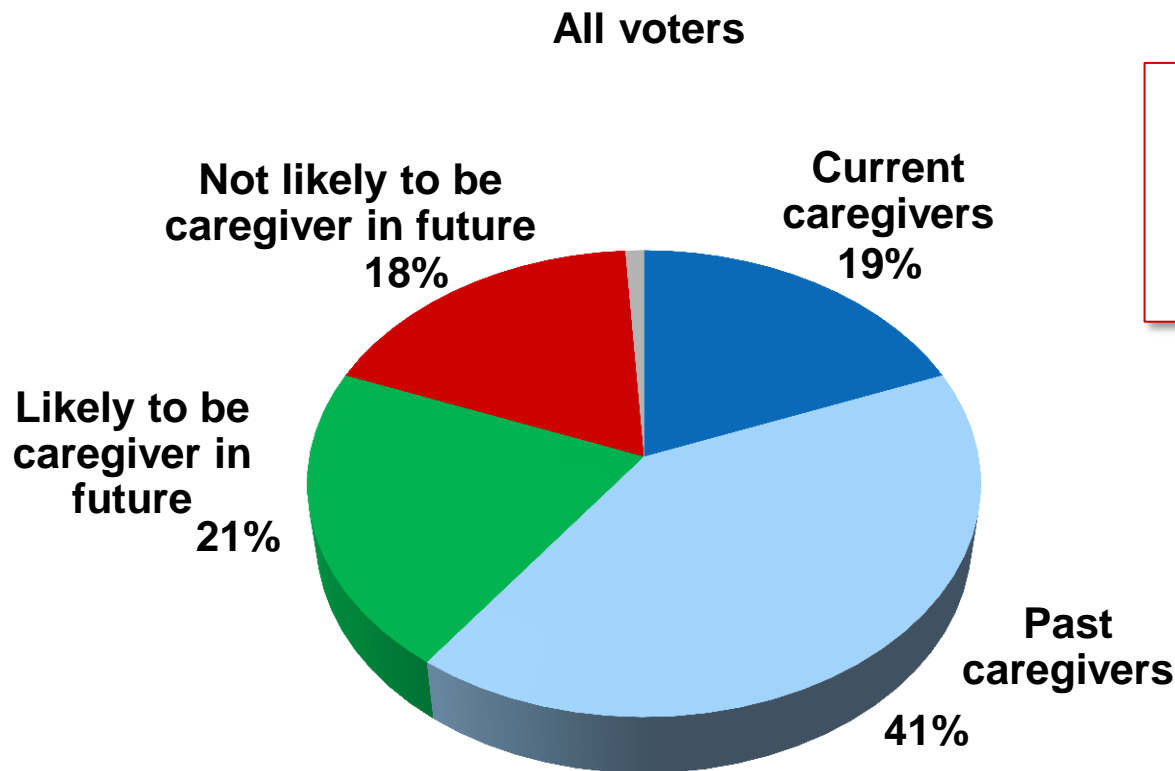
If a family member or I need help when basic tasks of life become difficult due to aging or illness, I would prefer to receive that help:

All voters



*17% assisted living facility,
3% nursing home

Many voters 50+ have at some point been a caregiver* to family member or expect to become one in the future.



14% of voters age 50+ report that they or their spouse have received care from a family caregiver.

* Caregiver is defined as “someone who provides unpaid care for an adult loved one who is ill, frail, elderly, or has a physical, mental, or emotional disability. This unpaid care may include assisting with personal needs such as bathing and dressing, household chores, meals, shopping, transportation, or managing finances or medical care.”

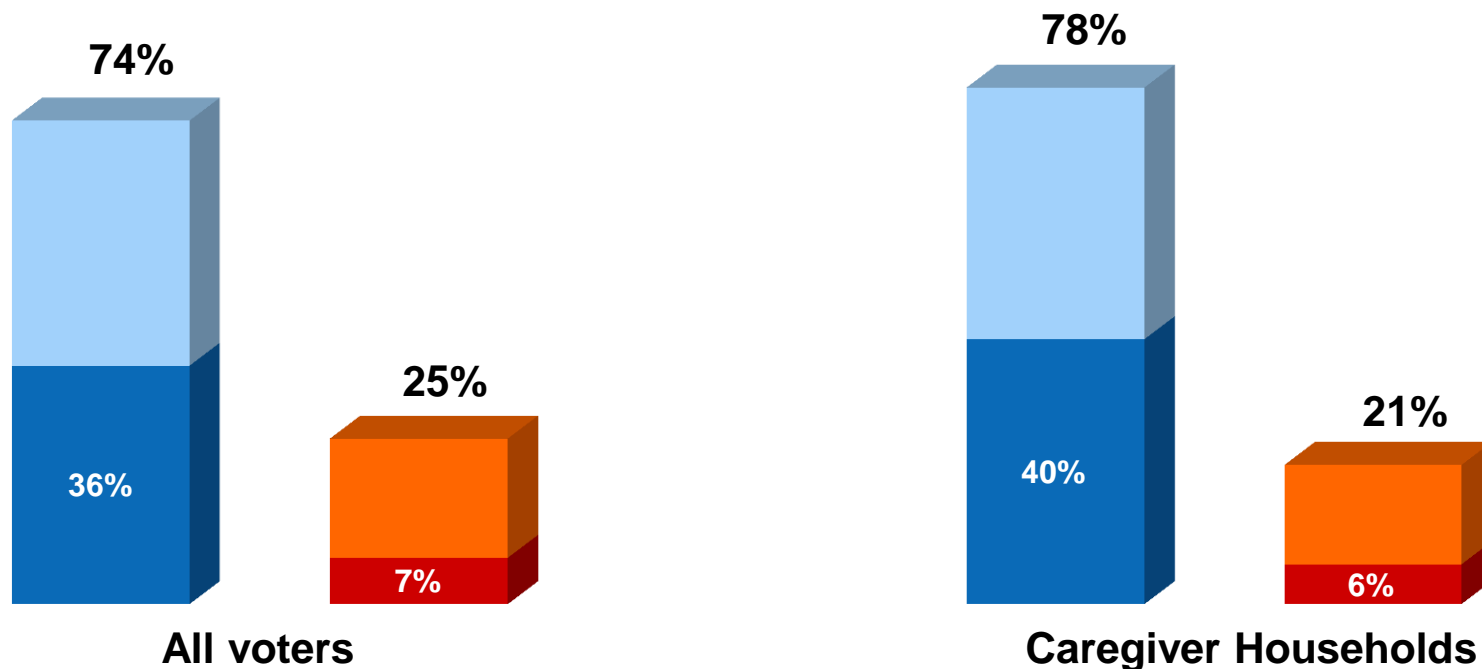
Caregiver Households*

	<u>Retirees</u>		<u>Non-retirees</u>
All retirees	64%	All non-retirees	61%
Men	52%	Men	49%
Women	73%	Women	72%
White	64%	White	60%
Non-White	61%	Non-White	66%
Age 50 to 69	67%	Age 50 to 59	58%
Age 70/over	61%	Age 60/over	67%
Income under \$40K	69%	Income under \$50K	60%
Income over \$40K	59%	Income over \$50K	61%
Non-college grads	62%	Non-college grads	59%
College grads	68%	College grads	64%

* Those households where unpaid care is currently being provided, or has been provided in the past

Voters 50+ want their elected officials to make availability of at-home care a priority.

How important a priority should it be for elected officials to make services that help older adults live independently (home healthcare, personal care, day programs) more available in the community?

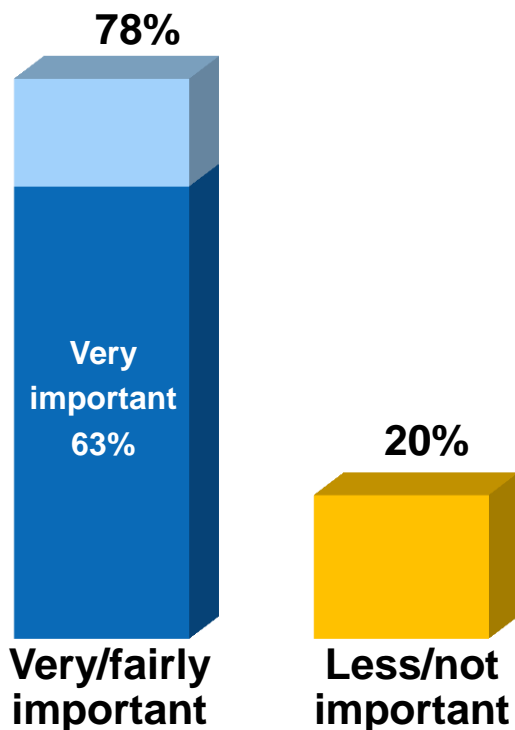


Helping people live independently is a powerful potential issue for candidates, especially among women and caregivers.

How important is this issue in helping you make your voting decisions this year?

Helping older people and the disabled live independently

All voters



<i>Very Important Issue in my Vote Decisions</i>			
Men	59%	Whites	60%
Women	66%	African Americans	88%
Age 50 to 64	59%	Undecided voters	62%
Age 65/over	66%	Current caregivers	68%
High school/less	71%	Voters who have received care	66%
Some college	65%		
College grads	48%		
Income under \$30K	75%		
Income \$30K to \$75K	66%		
Income over \$75K	48%		

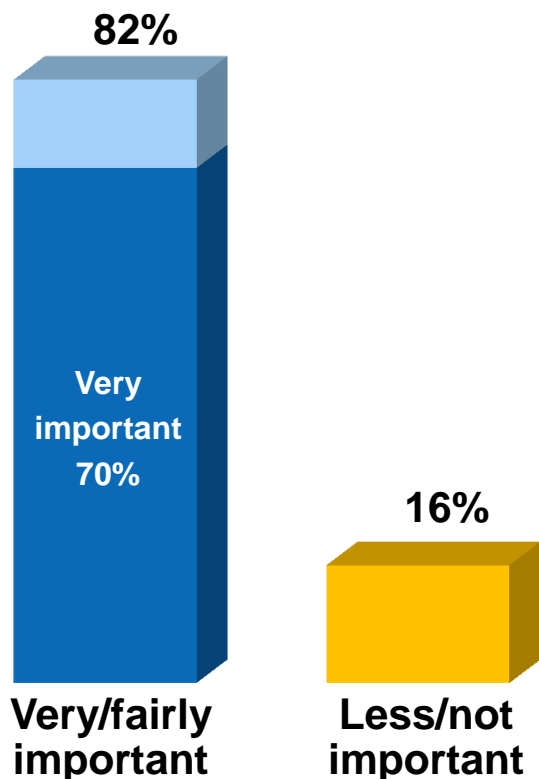
MEDICARE AND SOCIAL SECURITY

Four in five say that Medicare will be a very important issue in deciding their vote.

How important is this issue in helping you make your voting decisions this year?

Strengthening and reforming Medicare

All voters

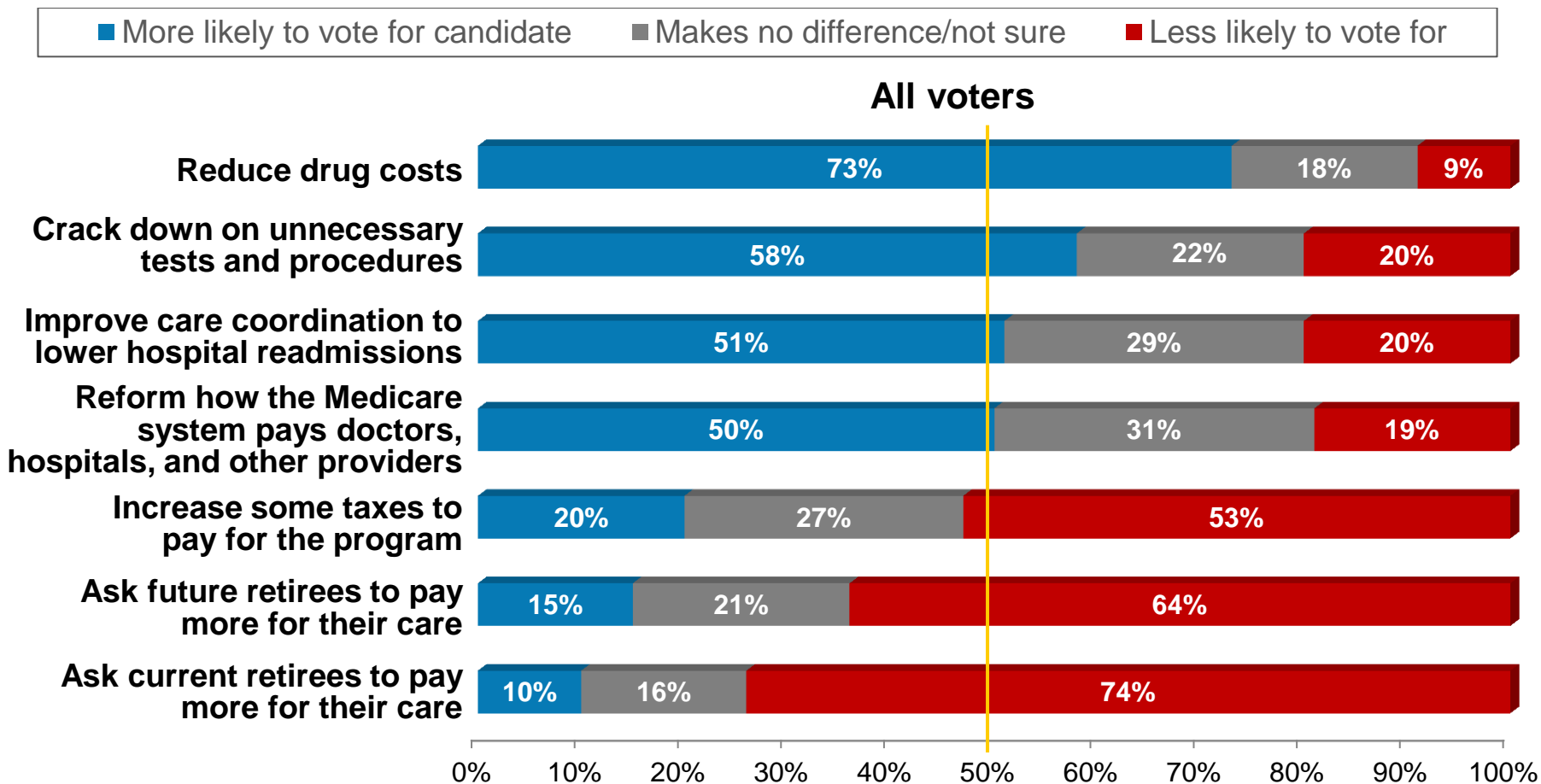


Very Important Issue in my Vote Decisions

Men	64%	Whites	69%
Women	76%	African Americans	86%
Age 50 to 64	65%	Little Rock media	71%
Age 65/over	75%	Pine Bluff media	74%
High school/less	79%	Fort Smith media	65%
Some college	65%	Democrats	77%
College grads	63%	Independents	64%
Income under \$30K	79%	Republicans	68%
Income \$30K to \$75K	70%	Undecided voters	61%
Income over \$75K	69%	Receive Medicare	76%

Favored policies to strengthen Medicare financing include lower drug costs, coordinating care, and reducing unnecessary tests and procedures.

Support for Candidate Based on Support for Proposals to Improve Medicare Financial Stability



Voters say a permanent solution to a Medicare “doc fix” should be funded by reducing payments to hospitals and drug companies.

The current Medicare payment rate for doctors is set to drop by 25% unless changes are made, and the gap will grow over time. Some Congressional committees have proposed a new system to pay doctors, but there is a disagreement about how to pay for the system, which will cost Medicare about \$150 billion over 10 years. Which one of the following is the best option to pay for doctors in Medicare?

All voters

Reduce payments to hospitals, drug companies, other health providers



Reduce Medicare payment rate to doctors



Require beneficiaries to pay more



None of these (volunteered)



Not sure

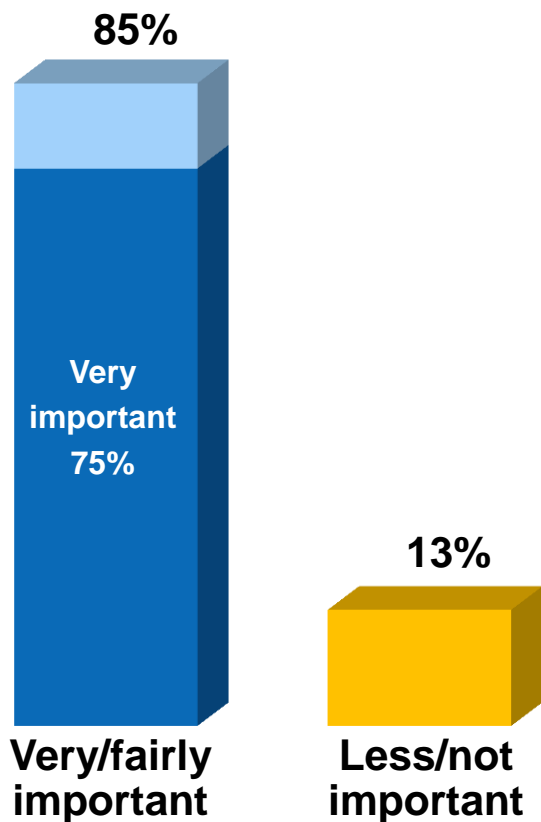


Social Security will be a key voting issue for 50+ voters in Arkansas.

How important is this issue in helping you make your voting decisions this year?

Strengthening and reforming Social Security

All voters



Very Important Issue in my Vote Decisions

Men	74%	Whites	73%
Women	76%	African Americans	96%
Age 50 to 64	71%	Little Rock media	84%
Age 65/over	79%	Pine Bluff media	81%
High school/less	85%	Fort Smith media	64%
Some college	68%	Democrats	82%
College grads	68%	Independents	73%
Income under \$30K	85%	Republicans	70%
Income \$30K to \$75K	75%	Undecided voters	62%
Income over \$75K	69%	Get Social Security	80%

There is strong opposition to candidates who would support reduction in Social Security benefits as part of a budget deficit deal.

For which candidate would you be more likely to vote based on their views on Social Security?

All voters

Prefer candidate who feels that the future of Social Security should be considered separately from any federal budget deficit discussions



Prefer candidate who feels that reducing Social Security benefits should be considered as part of an agreement to reduce the federal budget deficit





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