

**AARP SURVEY OF**

**VIRGINIA REGISTERED VOTERS AGE 45+:**

**OPINIONS ABOUT STATE RETIREMENT PLAN**

**Report Prepared by**

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***The majority of all registered voters age 45 and older living in Virginia agree that elected officials should support creating a Virginia run savings plan so all residents can have the opportunity to save for retirement.***

**KEY SURVEY FINDINGS**

* More than half (55%) of working registered voters age 45 and older living in Virginia say they are likely to put off retiring from work as long as possible.
* Six in ten working registered voters age 45 and older living in Virginia say that they are not confident that they have enough money for basics in retirement: Almost half (44%) indicate they are just somewhat confident, and one in six (16%) say they are not very or not at all confident that they will have enough money to take care of basic expenses during retirement.
* Given the amount they currently have in savings and investments, the vast majority (86%) of working registered voters age 45 and older living in Virginia wish that they had more money saved for their retirement years.
* Three in four of all registered voters in Virginia age 45 and older agree that state elected officials should support creating a state run retirement savings plan.

**SURVEY DETAILS**

**Most working Virginia registered voters age 45 and older intend to put off retirement for as long as possible. However, on average, most indicate they will likely retire at age 66.**

Almost half (48%) of Virginia registered voters age 45+ are employed and four in ten (41%) are retired. More than half (55%) of workers say they are somewhat to very likely to put off retiring from work as long as possible. However, when asked what age they realistically expect to retire, 66 years old was the average reported age.

**Reasons for working for as long as possible are both intrinsic and extrinsic.**

Income need and enjoying work are the top factors for those who say they are likely to work for as long as possible –with almost six in ten reporting these as a major factor. The next factors are to save for retirement (80%) and to feel useful or productive (79%).

**Well over half of working Virginia registered voters age 45 and older are not confident that they will have enough money for basic expenses during retirement. They also wish they currently had more money saved.**

Six in ten are somewhat, not very, or not at all confident that they will have enough money to take care of basic expenses during retirement. Given the amount they currently have in savings and investments, eighty-six percent wish more money was currently saved for retirement years.

**Three in four agree that elected officials should support creating a Virginia run savings plan.**

All Virginia registered voters age 45+ respondents were asked if elected officials should support a state run savings plan so all residents can have the opportunity to save for retirement. About three in four strongly (44%) or somewhat (29%) agree that elected officials should support such a plan.

**METHODOLOGY**

The AARP 2014 Virginia Financial Security Survey was conducted as a telephone survey among registered voters age 45 or older in Virginia. The survey examined the opinions and experiences on issues related to personal finance and retirement planning. The survey was approximately 10 minutes in length. The interviews were conducted in English by Precision Opinion from September 5 to September 14, 2014. Precision Opinion utilized a voter list for the sample. The voter list sample targeted age 45+ by gender based on the registered voter universe in the state of Virginia. The margin of sampling error for the sample of 1000 for Virginia is +/-3%. Responses may add up to more than 100 percent due to rounding.

**SURVEY ANNOTATION**

**2014 VA Financial Security Survey of Registered Voters age 45+**

**(n= 1000, +/-3%)**

Hello, this is \_\_\_\_\_\_\_\_\_ calling from \_\_\_\_\_\_\_\_\_\_\_\_, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are interested in your opinions on work and retirement. Your opinions are important, and we would greatly appreciate your participation. Your responses will be kept entirely confidential. We need only about 10 to 15 minutes of your time.

**SCREENING QUESTIONS:**

**S-1** Our study is interested in the opinions of certain age groups. Could you please tell me your age as of your last birthday?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

999 [DON’T READ] DK/REF

**S-1B** I understand. Some people are not comfortable giving their age, but would you let me know which of the following age ranges you fall into? **[READ LIST]**

1. Under 45 - skips to S1RESC
2. 45-49
3. 50-54
4. 55-64
5. 65 or older
6. [DON’T READ] Refused - TERMINATES

**S1RESC**  May I please speak to someone in the household who is age 45 or older?

1. Yes, new person 45+ comes to phone [INTRO WILL REPEAT]
2. Person not available now [CLICK 'QUIT' AND SET CALLBACK]
3. No person 45+ living in household [TERMINATE]

AGE:

|  |  |
| --- | --- |
|  | Total  (1000) |
| 40 to 49 | 15.2% |
| 50 to 54 | 17.3% |
| 55 to 64 | 31.3% |
| 65 or older | 36.3% |

S-6 Do you live in Virginia?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Yes Continue to S-7 | 100.0% |
| No Thank and terminate. | - |
| Don’t know Thank and terminate | - |
| Refused Thank and terminate | - |

S-7 **Are you registered to vote in Virginia?**

|  |  |
| --- | --- |
|  | Total  (1000) |
| Yes Continue to S-8 | 100.0% |
| No Thank and terminate. | - |
| Don’t know Thank and terminate | - |
| Refused Thank and terminate | - |

S-8 **(RECORD:)** Gender

|  |  |
| --- | --- |
|  | Total  (1000) |
| Male | 45.9% |
| Female | 54.1% |

**MAIN QUESTIONNAIRE**

# GENERAL WORK AND RETIREMENT PLANS

1. I’d like to begin by asking you a few general questions about your work status. Which of the following best describes your current employment status? Are you… **[READ EACH ANSWER CATEGORY – ACCEPT ONLY ONE RESPONSE]**

|  |  |
| --- | --- |
|  | Total  (1000) |
| Self-employed full-time | 4.8% |
| Self-employed part-time | 2.9% |
| Employed full-time | 33.6% |
| Employed part-time | 6.3% |
| Retired and not working at all **SKIP TO Q15** | 40.6% |
| Unemployed and looking for work **SKIP TO Q15** | 3.0% |
| Or are you not in the labor force for other reasons **SKIP TO Q15** | 8.6% |
| Don’t know [DO NOT READ] **SKIP TO Q15** | 0.2% |
| Refused [DO NOT READ] **SKIP TO Q15** | - |

1. Does your employer **offer** a traditional pension plan, that is, a benefit plan where they set up a retirement account based on salary and years of service and contributes money to it FOR the employee – the employee does not contribute money to this?

|  |  |
| --- | --- |
|  | Employed  (476) |
| Yes | 42.6% |
| No **[SKIP TO QUESTION 4]** | 54.3% |
| Not sure/ Don’t know [DO NOT READ] **[SKIP TO QUESTION 4]** | 2.9% |
| Refused [DO NOT READ] **[SKIP TO QUESTION 4]** | 0.2% |

1. Are you currently participating in your employer’s pension plan?

|  |  |
| --- | --- |
|  | Employed  (203) |
| Yes | 91.0% |
| No | 8.6% |
| Not sure/ Don’t know [DO NOT READ] | 0.4% |
| Refused [DO NOT READ] | - |

1. Do *you* currently contribute any money to any of the following retirement savings options? **[ROTATE A-E AND READ EACH ANSWER CATEGORY]**

|  |  |
| --- | --- |
| “Yes” Responses: | Employed  (476) |
| A workplace saving plan such as a 401k or 403b | 52.9% |
| A personal IRA, Keogh, or SEP plan | 36.6% |
| A personal savings account | 72.0% |
| Other personal investments in stocks, mutual funds | 47.9% |
| A Thrift Savings Plan | 17.1% |

1. **[ONLY IF Q4 a = NO]** Now I’m going to read to you some reasons people can have for not participating in a workplace savings plan. After I read each, please tell me which ONE statement best describes your reason? Is it.. **[ROTATE AND READ EACH ANSWER CATEGORY]**

|  |  |
| --- | --- |
|  | Don’t  Participate  (218) |
| My workplace doesn’t offer it | 31.2% |
| I don’t have extra money to contribute | 29.5% |
| I am not interested in contributing right now | 14.7% |
| My spouse/partner contributes | 7.0% |
| Some other reason: (specify): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | 13.0% |
| Not sure [DO NOT READ] | 3.8% |
| Refused [DO NOT READ] | 0.9% |

1. Realistically, at what age do you expect to retire? Mean age: 65.49
2. Thinking about your own current work and financial situation, how likely is it that you will put off retiring from work as long as possible? *Would you say you are very likely, somewhat likely, not too likely, or not at all likely to put off retiring from work?*

|  |  |
| --- | --- |
|  | Employed  (476) |
| Very likely | 32.9% |
| Somewhat likely | 22.2% |
| Not too likely | 18.7% |
| Not at all likely **[SKIP TO QUESTION 9]** | 22.2% |
| Not sure/ Don’t know [DO NOT READ] **[SKIP TO QUESTION 9]** | 3.8% |
| Refused [DO NOT READ] **[SKIP TO QUESTION 9]** | 0.2% |

1. People have many reasons for continuing to work beyond the traditional retirement age. For each reason, please tell me if it is a major factor for you, a minor factor, or not a factor at all in your decision to keep working. *Would you say [INSERT a-h; RANDOMIZE a-h] is a major or minor factor to continue working, or not a factor at all?* [READ FOR a-c and then if need to as a prompt/recall]

a. Needing to pay for out-of-pocket health care expenses

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 38.8% |
| Minor factor | 29.4% |
| Not a factor at all | 30.7% |
| Not sure | 1.1% |
| Refused | - |

b. Needing to maintain health insurance coverage

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 46.7% |
| Minor factor | 21.1% |
| Not a factor at all | 31.1% |
| Not sure | 1.2% |
| Refused | - |

c. Enjoy the job or working

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 58.1% |
| Minor factor | 25.3% |
| Not a factor at all | 15.7% |
| Not sure | 0.9% |
| Refused | - |

d. To qualify for social security

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 35.1% |
| Minor factor | 29.1% |
| Not a factor at all | 35.3% |
| Not sure | 0.6% |
| Refused | - |

e. To fulfill pension requirements

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 18.9% |
| Minor factor | 29.3% |
| Not a factor at all | 50.7% |
| Not sure | 1.1% |
| Refused | - |

f. To feel useful or productive

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 46.0% |
| Minor factor | 32.6% |
| Not a factor at all | 21.1% |
| Not sure | - |
| Refused | 0.3% |

g. Need the income

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 56.2% |
| Minor factor | 28.4% |
| Not a factor at all | 13.8% |
| Not sure | 1.6% |
| Refused | - |

1. To save more for retirement

|  |  |
| --- | --- |
|  | Put Off Retiring  (352) |
| Major factor | 48.9% |
| Minor factor | 30.5% |
| Not a factor at all | 20.1% |
| Not sure | 0.5% |
| Refused | - |

# FINANCIAL SECURITY AND PLANNING

1. All things considered, if you gave yourself a letter grade from A to F, for how well you are preparing for your retirement years, how would you grade yourself? **[CODE PLUS OR MINUS GRADES TO THE STATED LETTER GRADE] [IF ASKED READ “A is the best grade and F is the worst grade”]**

**[IF E is given, ask to grade to D or F]**

|  |  |
| --- | --- |
|  | Employed  (476) |
| A | 20.0% |
| B | 32.8% |
| C | 27.3% |
| D | 9.4% |
| F | 8.8% |
| Not sure **[DO NOT READ]** | 1.3% |
| Refused **[DO NOT READ]** | 0.4% |

1. Overall, how confident are you that you will have enough money to take care of your basic expenses during your retirement?

|  |  |
| --- | --- |
|  | Employed  (476) |
| Very confident | 37.7% |
| Somewhat confident | 44.4% |
| Not very confident | 9.4% |
| Not confident at all | 7.0% |
| Not sure/ Don’t know [DO NOT READ] | 1.4% |
| Refused [DO NOT READ] | 0.2% |

1. Given the amount you currently have in savings and investments, not including the value of your primary residence or any pension plans, do you wish you had more money saved for your retirement years?

|  |  |
| --- | --- |
|  | Employed  (476) |
| Yes | 85.6% |
| No **[SKIP TO Q13]** | 13.2% |
| Not sure/ Don’t know [DO NOT READ] **[SKIP TO Q13]** | 1.2% |
| Refused [DO NOT READ] **[SKIP TO Q13]** | - |

1. **[IF YES TO Q11]** There are many reasons people have for *not* saving more for their retirement years. After I read each possible reason to you, please indicate if it applies to you by saying ‘yes’ or ‘no’. Let’s begin - Is it.. … **[RANDOMIZE a-o, always read p last ]** **[PROGRAMMER: CODE YES OR NO FOR a through p]**

|  |  |
| --- | --- |
| “Yes” Responses | Wish More  Money  (407) |
| I don’t earn enough to save more. | 46.8% |
| I can’t afford to save more. | 46.1% |
| I’m paying down debts. | 55.8% |
| I had unexpected medical expenses for myself or a family member. | 22.2% |
| I have high medical costs in general. | 15.3% |
| The recession. | 49.0% |
| I have too much job uncertainty. | 16.9% |
| I’m too busy to fit in saving for the future. | 10.3% |
| I don’t have the self-discipline to force myself to save. | 17.3% |
| I don’t have specific retirement savings goals. | 27.2% |
| I spend too much money. | 32.6% |
| I make too many unnecessary purchases. | 24.5% |
| I just don’t think about the future very much. | 18.2% |
| I’m more concerned about my current finances than my retirement finances. | 47.7% |
| Retirement seems so far away – I’ll get to it later. | 15.6% |
| Is there another reason I didn't mention? | 22.1% |

1. Have you ever tried to figure out how much money you will need to have saved by the time you retire so that you can live comfortably in your retirement?

|  |  |
| --- | --- |
|  | Employed  (476) |
| Yes | 64.3% |
| No | 34.6% |
| Not sure/ Don’t know [DO NOT READ] | 1.2% |
| Refused [DO NOT READ] | - |

1. In the past 5 years, have you had to withdrawal and use any of the money you are saving for retirement for other purposes such as paying down a debt, keeping up with certain payments like health or education, or paying rent or mortgage?

|  |  |
| --- | --- |
|  | Employed  (476) |
| Yes | 29.6% |
| No | 69.8% |
| Not sure/ Don’t know [DO NOT READ] | 0.4% |
| Refused [DO NOT READ] | 0.2% |

# FINANCIAL EDUCATION

1. Considering what you already know about personal finance, how strongly do you agree or disagree that you could still benefit from the advice or guidance of professional financial advisor? *Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree?*

|  |  |
| --- | --- |
|  | Total  (1000) |
| Strongly agree | 26.8% |
| Somewhat agree | 38.5% |
| Somewhat disagree | 12.4% |
| Strongly disagree | 17.4% |
| Not sure/ Don’t know [DO NOT READ] | 4.3% |
| Refused [DO NOT READ] | 0.6% |

**VIRGINIA WORK AND SAVE PROPOSAL**

1. One proposal to help people without access to retirement savings options at work would be to set up a ***Virginia*** retirement savings plan. It would be voluntary and flexible, allowing for professional money management and low fees. The plan would be self-funded, and would not cost taxpayer dollars. How strongly do you support or oppose this plan?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Strongly support | 24.8% |
| Somewhat support | 29.2% |
| Neither support nor oppose | 18.4% |
| Somewhat oppose | 6.5% |
| Strongly oppose [SKIP TO QUESTION 18] | 11.0% |
| Not sure/ Don’t know [DO NOT READ] | 9.4% |
| Refused [DO NOT READ] | 0.6% |

1. **[IF Q16= STRONGLY, SOMEWHAT, NEITHER SUPPORT/OPPOSE, SOMEWHAT OPPOSE**] Now I’m going to tell you some features of the proposed ***Virginia*** retirement savings plan. After I finish reading each feature, tell me if you think it is very important, somewhat important, not too important, or not at all important for a state retirement savings plan. Let’s begin …… *How important is* **[INSERT RANDOMIZED** **a-f and then read,** *would you say this is very important feature, a somewhat important feature, not too important, or not an important feature at all for a Virginia state retirement savings plan.* **[READ ALL ITEMS]**
2. Portability…… being able to take the money and account with you to another job?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 81.1% |
| Somewhat important | 10.2% |
| Not too important | 2.3% |
| Not important at all | 4.0% |
| Not sure/ Don’t know [DO NOT READ] | 2.2% |
| Refused [DO NOT READ] | 0.3% |

1. A low cost to taxpayers?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 75.0% |
| Somewhat important | 15.2% |
| Not too important | 2.3% |
| Not important at all | 3.7% |
| Not sure/ Don’t know [DO NOT READ] | 2.7% |
| Refused [DO NOT READ] | 1.1% |

1. A low cost to workers?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 71.9% |
| Somewhat important | 18.8% |
| Not too important | 2.5% |
| Not important at all | 3.4% |
| Not sure/ Don’t know [DO NOT READ] | 3.0% |
| Refused [DO NOT READ] | 0.3% |

1. Accessibility – a savings plan that is an opportunity for everyone in the state?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 67.9% |
| Somewhat important | 24.6% |
| Not too important | 2.5% |
| Not important at all | 2.6% |
| Not sure/ Don’t know [DO NOT READ] | 2.0% |
| Refused [DO NOT READ] | 0.3% |

1. Automatic deduction - where contributions are taken directly from employee paychecks?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 51.9% |
| Somewhat important | 30.8% |
| Not too important | 6.1% |
| Not important at all | 8.9% |
| Not sure/ Don’t know [DO NOT READ] | 2.0% |
| Refused [DO NOT READ] | 0.4% |

1. Voluntary participation?

|  |  |
| --- | --- |
|  | Don’t Strongly  Oppose  (790) |
| Very important | 68.9% |
| Somewhat important | 23.2% |
| Not too important | 2.6% |
| Not important at all | 2.7% |
| Not sure/ Don’t know [DO NOT READ] | 2.4% |
| Refused [DO NOT READ] | 0.2% |

1. If you knew that this plan would work very similar to a college savings plan, where people contribute into a retirement account that is ***professionally managed***, would you strongly support this plan, somewhat support, somewhat oppose, or strongly oppose this plan?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Strongly support | 31.3% |
| Somewhat support | 40.9% |
| Neither support nor oppose | 4.3% |
| Somewhat oppose | 6.5% |
| Strongly oppose | 11.1% |
| Not sure/ Don’t know [DO NOT READ] | 5.8% |
| Refused [DO NOT READ] | 0.2% |

1. How strongly do you agree or disagree with the following statement: elected officials should support creating a ***Virginia*** run savings plan so all residents can have the opportunity to save for retirement.

|  |  |
| --- | --- |
|  | Total  (1000) |
| Strongly agree | 43.7% |
| Somewhat agree | 28.8% |
| Neither agree nor disagree | 8.8% |
| Somewhat disagree | 3.3% |
| Strongly disagree | 11.7% |
| Not sure/ Don’t know [DO NOT READ] | 3.3% |
| Refused [DO NOT READ] | 0.4% |

# Demographics

*The following questions are for classification purposes only and will be kept entirely confidential.*

D-2 What is your 5-digit ZIP Code? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Record ZIP Code

Don’t know [DO NOT READ]

Refused [DO NOT READ]

D-3 Are you currently …?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Married | 71.0% |
| Living with a partner but not married | 2.5% |
| Widowed | 10.6% |
| Divorces | 6.6% |
| Separated | 1.2% |
| Never Married | 6.5% |
| Don’t know [DO NOT READ] | 0.3% |
| Refused [DO NOT READ] | 1.2% |

D-4 Are you of Hispanic, Spanish, or Latino origin or descent?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Yes | 1.6% |
| No | 96.0% |
| Not sure/ Don’t know [DO NOT READ] | 0.8% |
| Refused [DO NOT READ] | 1.7% |

D-5 What is your race? [DO NOT READ UNLESS NECESSARY OR FOR CLARIFICATION]

|  |  |
| --- | --- |
|  | Total  (1000) |
| White or Caucasian | 77.0% |
| Black or African American | 15.3% |
| Native American or Alaskan Native | 0.6% |
| Asian | 0.9% |
| Native Hawaiian or other Pacific Islander | 0.3% |
| Other | 2.4% |
| Don’t know (DO NOT READ) | 0.1% |
| Refused (DO NOT READ) | 3.4% |

D-6 Do you consider yourself a Democrat, a Republican, an Independent, or something else?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Democrat | 29.4% |
| Republican | 26.5% |
| Independent | 25.7% |
| Something else | 10.7% |
| Don’t know [DO NOT READ] | 2.9% |
| Refused [DO NOT READ] | 4.8% |

D-7 How likely are you to vote in the Virginia general election this November?   Would you say… [READ LIST]

|  |  |
| --- | --- |
|  | Total  (1000) |
| Extremely likely | 63.3% |
| Very likely | 25.9% |
| Somewhat likely | 5.3% |
| Not very likely | 1.4% |
| Not at all likely | 1.4% |
| Don’t know **[**DO NOT READ] | 1.1% |
| Refused [DO NOT READ] | 1.5% |

**D8SHOW [PRECODED QUESTION**] Pipes in response anywhere <D8SHOW> appears

1. Are you **[codes if D-3 >=3]**
2. Are you or your spouse **[codes if D-3 =1]**
3. Are you or your partner **[codes if D-3 =2]**

D-8 <D8SHOW> a member of A-A-R-P, formerly known as the American Association of Retired Persons?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Yes | 41.6% |
| No | 55.4% |
| Not sure/ Don’t know [DO NOT READ] | 1.2% |
| Refused [DO NOT READ] | 1.8% |

D-9 What was your annual household income before taxes in 2013?

|  |  |
| --- | --- |
|  | Total  (1000) |
| Less than $10,000 | 3.4% |
| $10,000 to just under $20,000 | 6.1% |
| $20,000 to just under $35,000 | 8.4% |
| $35,000 to just under $50,000 | 9.9% |
| $50,000 to just under $60,000 | 7.1% |
| $60,000 to just under $75,000 | 7.9% |
| $75,000 to just under $100,000 | 9.4% |
| $100,000 to just under $125,000 | 8.1% |
| $125,000 or more | 14.3% |
| Don’t know [DO NOT READ] | 6.5% |
| Refused [DO NOT READ] | 19.0% |

D-10 “The client for 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 client prior to being referred to the reporter.  This would not be a sales call.

Yes

No [THANK AND END SURVEY]

A1.1 - (IF YES TO A1, THEN EXPLAIN WHAT INFORMATION WILL BE SHARED WITH THE CLIENT AND AGAIN ASK FOR CONSENT.  EXAMPLE WORDING IS BELOW.)

Because you would be willing to speak with a reporter, we also will be providing some limited information about you to the client.  This information will be limited to the following: (1) your first name, (2) your telephone number, (3) your gender (male or female), (4) the census region in which you live, (5) your age group (e.g., 25-49, 50-64, or 65+), and up to 4 additional responses you~~r~~ gave to this survey.  Some of that information may be shared with the reporter as background for the interview.  These questions/responses will be related to the main objectives of the survey itself.

Are you still willing to speak with a reporter?

Yes, I reconfirm my consent

No [THANK AND END SURVEY]

A2.  Thank you for indicating your willingness to speak with a reporter.  Before a reporter contacts you, the client may contact you first to verify that you are still interested in speaking with a reporter.  What phone number would be best for the client and/or the reporter to use to reach you?  Please provide your area code and phone number.  [VERIFY FOR ACCURACY]

PHONE NUMBER\_\_\_\_\_\_\_\_\_\_\_\_\_\_

A3.  Please provide your first name so the client and/or the reporter will know who to ask for.

FIRST NAME (SPECIFY) \_\_\_\_\_\_\_\_\_\_\_

*Thank you very much for your time – have a nice day/evening.*

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; 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).

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**AARP Research**

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