
▶ WORK TRENDS

AMERICANS' ATTITUDES ABOUT WORK,
EMPLOYERS AND GOVERNMENT

▶ Second Wind: Workers, Retirement, and Social Security

A Joint Project of the

*John J. Heldrich Center for
Workforce Development
at Rutgers, The State
University of New Jersey*

*Center for Survey Research
and Analysis at the
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September 2000
Embargoed for Release:
September 28, 2000,
12:01 am ET

\$14.95

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► The Work Trends Series...

Work Trends is the multi-year public opinion series that explores the attitudes of the U.S. workforce on the challenges faced by workers, families, and employers in the changing global economy. To date the series contains data from 6,000 worker interviews on a range of trends and national workplace and policy issues. *Work Trends* is providing a new voice in the national policy debate about economic change. The surveys provide:

- Comprehensive national surveys of 1,000 American workers in each report;
- Analysis of key workforce trends;
- New developments in the workplace;
- Tools to shape public policy;
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Background

The John J. Heldrich Center for Workforce Development

The John J. Heldrich Center for Workforce Development at the Edward J. Bloustein School of Planning & Public Policy at Rutgers was founded as a research and policy organization devoted to strengthening New Jersey's and the nation's workforce during a time of global economic change. The Heldrich Center researches and puts to work strategies that increase worker skills and employability, strengthen the ability of companies to compete, create jobs where they are needed, and improve the quality and performance of the workforce development system.

The need to improve worker skills has become a crosscutting issue in the information age. Whereas in the 1950s, six in ten workers were unskilled, today, more than 60 percent of the workforce is skilled and less than 20 percent unskilled. According to Coopers and Lybrand, in 1997 nearly 70 percent of growth company CEOs pointed to the lack of skilled workers as the number one barrier to growth — a figure that had doubled since 1993. Despite the need, U.S. investment in workforce education and training trails other leading democracies.

The transformation to a new economy driven by knowledge and its application has thrust workforce investment strategy to the forefront of domestic policy. In globally competitive labor markets, workers who lack basic skills and literacy are in greater danger than ever before. Urban planning and redevelopment strategies cannot ignore the role of education and work skills in preparing young adults to compete for new jobs in the emerging service, retail, and technology sectors. Similarly, the nation's long debate over public school reform must acknowledge that our nation's "forgotten half" of young people not attending college need help now to

access the economic and social mainstream.

While workers with skills and the determination to keep them sharp are in heavy demand, huge numbers of adults still cannot read, write, or perform basic math functions effectively. A fifth of working Americans have a zero or minimal literacy level in reading and math. Job seekers and young people entering the workforce need solid literacy and numeracy skills, and they need to use them to acquire the job-specific and career-building skills that will give them access to good jobs.

The Heldrich Center is the first university-based organization devoted to transforming the workforce development system at the local, state, and federal levels. We identify best practices and areas where government performance should be improved, and provide professional training and development to the community of professionals and managers who run the system and are responsible for making it work. The Center provides an independent source of analysis for reform and innovation in policy making and is engaged in significant partnerships with the private sector to design effective education and training programs.

The Center for Survey Research and Analysis

Three years ago, the University of Connecticut announced the formation of its new **Center for Survey Research and Analysis (CSRA)**, thus strengthening its focus on conducting original survey research. The Center is an outgrowth of the tremendous success of original survey research conducted under the aegis of the Roper Center/Institute for Social Inquiry. For twenty years, Roper Center/ISI had conducted high quality, high profile original research; this tradition is being continued and expanded.

The Center, a nonprofit, non-partisan

To better understand the public's attitudes about work, employers and the government, and improve workplace practices and policy, the Heldrich Center and the CSRA produce the *Work Trends* survey on a quarterly basis.

research and educational facility, is a leader in conducting important public opinion research in the public and private sectors. CSRA staff have completed more than 300 survey projects, for a wide variety of clients, in the twenty years of survey research at U-Conn.

The Center for Survey Research and Analysis has extensive experience in surveying special populations, including studies of Members of Congress, journalists, business owners and managers, parents, teen-agers, college seniors, and university faculty.

In addition to quantitative research, CSRA also conducts in-depth qualitative research, including nationwide focus groups, one-on-one interviewing, and case studies. The staff has worked with clients to develop strong secondary research programs in

support of on-going research in a variety of fields. Expert statisticians are also available for additional analysis of original and secondary data.

CSRA strictly adheres to the code of ethics published by the American Association of Public Opinion Research, which, among other things, requires us to fully divulge our research methods, treat all respondents with respect and honesty, and insure that our results are not presented in a distorted or misleading manner.

During the past three years staff now affiliated with CSRA have conducted more than seventy national, regional and local survey projects.

To better understand the public's attitudes about work, employers and the government, and improve workplace practices and policy, the Heldrich Center and the CSRA produce the *Work Trends* survey on a quarterly basis. The survey polls the general public on critical workforce issues facing Americans and American businesses, and promotes the survey's findings widely to the media and national constituencies.

1. Executive Summary

This report is the seventh survey in the *Work Trends* series, the national public opinion project giving voice to America's workforce. The project was founded in 1998 and is co-directed by the John J. Heldrich Center for Workforce Development at Rutgers, the State University of New Jersey, and the Center for Survey Research and Analysis at the University of Connecticut.

In this new report, *Second Wind: Workers, Retirement, and Social Security*, we hear from American workers about how they view retirement in our new economy, what they hope for — and what they fear. Workers describe a vision that is not the work-free retirement for which their parents long. Rather, it is a work-filled retirement focused on fulfilling personal goals and contributing to the economy and to society. The survey finds that workers expect little support or help from government or employers in surmounting the barriers they face to their vision of a successful retirement. Workers express tepid support for corporate pension and retirement plans, and little confidence in Social Security and Medicare. In evaluating the Presidential candidates and their positions on Social Security and retirement, workers are remarkably unimpressed. Still, while Americans are willing to go it alone into old age, they hold out hope for change, for government and employers to step up their efforts to address the needs and desires of an aging workforce.

A New Retirement That Works

In *Second Wind*, workers make their ideals clear. Despite our increasing life spans and improved access to health care, despite the rewards of a booming economy, Americans hope they can retire early from their full-time jobs. Three-fourths of workers surveyed said they would like to retire from traditional full-time work before they turn 61, and 37% of workers would like to retire at

or before age 50. Most workers see their 'retirement' not as a time for leisure and travel, but as an opportunity to do fulfilling work, and find avocation in what they do. Nearly 70% of workers agreed they would continue to work *even if they had enough money to live comfortably for the rest of their lives*.

Most workers see their 'retirement' not as a time for leisure and travel, but as an opportunity to do fulfilling work, and find avocation in what they do. Nearly 70% of workers agreed they would continue to work *even if they had enough money to live comfortably for the rest of their lives*.

When asked what they would like to do after retiring from full-time work, 42% of workers said they would like to work part-time for enjoyment, 11% would volunteer, 10% would like to work part-time for income, and an astounding 19% said they'd like to start their own business. Only 10% of working Americans said they would no longer work. As has been shown in previous *Work Trends* surveys, Americans place remarkable value on satisfying work. For employers and policymakers, this national reservoir of energy and dedication on the part of America's workforce represents an untapped treasure of enormous potential as the Baby Boom generation approaches retirement within the next ten years.

The survey finds, however, that Americans are worried about accomplishing their vision of a retirement. Today's workers face a gap between their long-term dreams of retirement, and their expectations. Although half of the workers said their ideal is to retire before age 55, nearly the same number predict they will not be able to afford retirement until much later. Less than

a third (29%) of American workers are very confident that they will be able to retire when they want, and close to a quarter (24%) of workers either have not begun to plan for retirement or are not confident that they will be able to retire when they want.

Part of the problem is that today's workers believe they cannot put enough money aside. The vast majority (89%) of American workers state that saving for retirement is important to them, with almost three-fourths (72%) indicating that it is very important. However, only half (52%) of all workers report that they are doing a good job of saving for retirement.

Concerns about Social Security and Medicare also shape workers' opinions about the roles of employers, government, and individuals in providing support after retirement. Only 13% of workers said they expect that Social Security will be a primary income source during retirement. Workers are more likely to report that Social Security will make up "some" or only "a little" of their retirement income (38% and 32%, respectively). *Only 40% of Americans believe that Social Security and Medicare will still be available to them when they retire, with more than a third (37%) strongly disagreeing that these programs will be available.*

While many workers seem resigned to doing what they must to save for retirement without additional help, they believe and hold out hope that their government and employers should do more. More than half (56%) of workers believe that the federal government should do more to help workers save for retirement and an even greater percentage (67%) state that employers should do more.

Warning of dire consequences if Social Security is not 'reformed,' public officials have contributed to widespread misimpressions about Social Security. In addition to the attention placed on its future solvency, this rhetoric has left many Americans doubting the financial significance of Social Security as part of their overall retirement

income package. The importance of Social Security for retired Americans cannot be overstated, however. Currently, the average retiree relies on Social Security for more than 40% of his/her income. Even for retirees in the top 20% annual income bracket, Social Security provides on average 23% of their annual income. Social Security has lifted more people out of poverty than any government program in modern history, and is fully funded through 2037.

Social Security and the Race for the Presidency

Although the majority (89%) of workers agree that saving for retirement is important to them — and clearly represents a massive barrier to early retirement — they are undecided about which presidential candidate has the best plan for helping them accomplish this goal. As election day draws near, a majority of workers are still not convinced that either Vice President Al Gore or Texas Governor George Bush have the best plan for helping Americans prepare for retirement, and many are undecided.

Even within their own parties, neither candidate inspires overwhelming support for their policies. *Among Democrats, only 44% of these partisans say Al Gore's plan is better, while only 53% of Republicans say George W. Bush has the better plan. Forty-six percent of Americans do not know if either Gore or Bush has the better plan.*

If the presidential election were held today, 36% of American workers say they would vote for Al Gore, while 35% say they would vote for George W. Bush. Other candidates would receive 7% of the votes. Significantly, 14% of voters say they do not know whom they would vote for if the election were held today.

The lack of confidence and understanding about Social Security, Medicare, and retirement among American workers — and voters — is undermining public support for the ability of either major political party to make meaningful change.

The Generational Effect

Second Wind examines in detail how attitudes about retirement vary by income levels, gender, race, political affiliations, and generations throughout the American workforce. Among the key findings:

- Younger workers are more likely than older workers to want to retire early, with 40% of Generation X workers (workers age 18–34) preferring to retire before the age of 50 compared to only 10% of the Baby Boomers (workers age 35–54, some of whom in this sample may have already passed age 50).
- Less than half (45%) of all Generation X workers predict that Social Security will comprise some or a lot of their retirement income, compared to 52% of Baby Boomers and 65% of older workers (workers 55+). Likewise, more than one-fifth (21%) of Generation X workers predict that Social Security will play no part in their retirement income, compared to 11% of Baby Boomers and 7% of older workers.
- Women are also less confident that they will be able to retire at a younger age, or even at all. Twice as many women (10%) as men (5%) believe that they will never be able to retire. Almost one-third (30%) of women believe that they will not be able to retire until age 61–65 compared to only 22% of men.
- Black workers are almost twice as likely as White workers to say they will rely heavily on Social Security when they retire (21% and 12%, respectively).
- Approximately half (51%) of the workers who identify themselves as Democrats say they agree that Social Security and Medicare will still be available to them when they retire, whereas only 36% of workers who identify themselves as Republicans hold this view.
- Workers earning less than \$40,000 per year are more confident about the future solvency of Social Security and Medicare than those who earn more than \$40,000 per year (47% and 37%, respectively).

A Work-Filled Retirement

Second Wind provides an in-depth picture of public opinion rarely seen — one that describes when workers would like to be able to “really” retire, what they would like to be doing during their senior years, and how they intend to support themselves while doing it. Although a minority of workers predict that they will never be financially able to reach traditional retirement, or that they never want to retire, many workers are actively preparing for their own vision of retirement. The majority of workers anticipate that they will have to work until at least age 60, and more likely until age 61–65.

Among the survey’s findings:

- When thinking about life after retirement from full-time employment, more than nine in ten Americans say they will continue to work at least part of the time. Almost half (42%) of all workers believe they will continue to work part-time, mainly for interest or enjoyment, while 10% indicate they will work parttime to supplement their income. Almost one-fifth (19%) expect to start their own business and another 11% seek to volunteer.
- About a quarter of American workers embrace the idea that people should postpone retirement from full-time work as long as they are physically able to do so. Interestingly, only 10% of those with this opinion state they would never want to retire.
- To support themselves in their senior years, workers are engaging in a variety of saving strategies, and place a high priority on making contributions to personal savings plans and employer-sponsored pension plans.

However, many workers express concern regarding the quality of the pension and savings plans offered by their employers. Given the high level of importance placed on an activist retirement by workers and the skepticism with which they regard Social Security, the relatively high worker dissatisfaction with pension and retirement pro-

grams presents an important challenge to employers as they seek ways to find and retain workers in a tight labor market:

- Older workers are far more likely to be building their retirement income. Among Generation X workers, only 61% are saving additional money, compared to 82% of Boomers and workers of retirement age.
- Three-fourths (75%) of workers are currently contributing to an employer-sponsored pension, 401(K) or some other type of plan. Two-thirds (66%) of all workers are currently contributing to non-employer sponsored savings accounts, IRAs or other savings plans to prepare for retirement. Approximately 33% of all workers are doing both.

Despite the country's continued strong economic performance, a significant number of American workers continue to be concerned about issues such as job security and the unemployment rate, views tracked by the Work Trends series over the past two years.

- Workers report only tepid satisfaction with their retirement and pension plans with only a slightly more than a third (35%) of workers stating that they are very satisfied with their plans and another 26% stating they are somewhat satisfied.
- Few workers predict they will rely on Social Security (51%), income from a part-time job (38%), income from a spouse (36%), money made from selling their current home (28%), money they expect to inherit from parents or other relatives other than a spouse (24%), or income from their children (5%).

Retaining older workers as part-time employees or consultants is clearly one strategy employers and human resource executives should develop and perfect in the years ahead, particularly as employers continue the

war for talent in a tight labor market. By creating longer-term or permanent part-time and consulting positions for older employees, employers will help meet workforce goals while providing for the financial needs of 'retirees' and tapping their desire for avocation in work.

Workers Express Concern Over Economic Issues

Despite the country's continued strong economic performance, a significant number of American workers continue to be concerned about issues such as job security and the unemployment rate, views tracked by the *Work Trends* series over the past two years. Interestingly, workers continue to hold these opinions even though most (78%) believe that now is a good time to find a job and the majority express a high level of satisfaction with their job. These findings may be consistent with the experiences of workers in the new economy who find that the tight labor market does not preclude layoffs due to corporate consolidation, highly competitive markets, and the demand for workers with increasing skill sets including computer skills.

- The majority of workers (66%) report that they are concerned about job security for those currently with a job with a striking 35% stating they are very concerned.
- Close to half (51%) express concern about the current unemployment rate even though the unemployment rate hovers at historically low levels around the country.
- The traditional Democratic base — women, individuals with lower incomes, and individuals from minority racial groups — is much more likely to express concerns about these economic issues than their counterparts. A majority of Democrats are concerned about the unemployment rate (62%) and job security (76%) compared to only 42% of Republicans and 44% of Independents being concerned about the unemployment rate and only 58% of Republicans and 64% of Independents

concerned about job security.

- The majority (74%) of workers earning less than \$40,000 per year are concerned about job security compared to only 62% of higher income workers. In addition, women express higher levels of concern than men with 74% of women concerned about job security compared to 29% of men.

The findings in *Second Wind* outline an emerging portrait of the new retiree —

weary of nine-to-five work but ready to continue a new phase of his or her work life. As the workforce ages, global competition intensifies, and medical advances improve the quality of life for older Americans, employers and leaders who tap this vast human resource will gain the strategic advantages of workforce knowledge, experience, and commitment.

2. Introduction

In a few weeks, American workers will form the heart of the electorate choosing the next President of the United States. The winning candidate and the Congress will largely decide how Social Security and Medicare are funded through the next century, and how the benefits of these programs will be distributed. As this country's famous Baby Boom generational cohort approaches retirement and old age, the survival of the Social Security-Medicare safety net and many other concerns regarding financial and health security after retirement have become leading national priorities. The aging of the Baby Boom generation has already lifted the median age in this country from 28 in 1970 to 35 today, to a projected 40 by the year 2010.

Laws passed by Congress banning mandatory retirement age and eliminating the penalty that withheld a portion of Social Security income for younger recipients who earned more than \$17,000 annually initially generated little attention. Over time, these changes may come to be recognized as historic turning points in how U.S. lawmakers addressed the role of older workers in the U.S. workforce and economy.

As the graying of the workforce continues, employers and policymakers will be expected to continue to address the needs — and clout — of older workers and retirees. The funding problems facing Social Security and Medicare in light of the Baby Boom retirement bulge have generated immense political heat at the national level; it is likely that the next President will have the mandate and time to forge a new consensus for change. Workers of all ages will be affected by these legislative and policy decisions as

well as how employers work to recruit, keep, and treat older workers in a tight labor market. A recent *Workforce* magazine cover story noted that employers are not yet actively courting older workers. It will not be long before those policies change.

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In this seventh national survey in the *Work Trends* series, the John J. Heldrich Center for Workforce Development and Center for Survey Research and Analysis interviewed a random sample of 1,005 American workers about their perceptions of the realities of retirement, and their hopes — and fears — about how they will ultimately address the challenges of work and life in their later years. For more than two years, the *Work Trends* series has given workers a voice about the issues and changes reshaping the workplace as well as the nature of work in the new economy. In an era when people are asked to work longer hours, be more productive, maintain and learn new skills, and often travel long distances, work has expanded its impact into most facets of our daily lives. The perspectives of Americans as workers in this rapidly-changing economic world are vital to policymakers and employers struggling to address issues including work and family, the impact of technology, education and training, and how workers are compensated.

While the current election cycle has inspired substantial analysis and public opinion research about American perspectives regarding retirement, Social Security, and

Medicare, few researchers have asked the workforce as a whole — including younger workers — about their views of the coming *tsunami* of retirees and how our current views of retirement may change. It is important to find out how workers themselves view their retirement, how they are putting strategies to work to address their concerns, and how they want their national leaders and employers to work with them to attain the kind of retirement they desire.

In *Second Wind*, workers paint a portrait of their ideal retirement. Despite our increasing life spans and improved access to health care, despite the rewards of a booming economy, Americans hope they can retire early from their *full-time* jobs. They do not seek leisure and escape; they seek a second work life, more meaningful and personal than the first. Only 10% of the Americans said they would engage in no work at all. As has been shown in previous *Work Trends* surveys, Americans place remarkable value on satisfying work.

The survey finds, however, that Americans are worried about accomplishing their vision of a retirement. Today's workers face a gap between their long-term dreams of retirement, and their expectations. Although half of the workers said their ideal is to retire before age 55, nearly the same number predict they will in fact retire after 55. Americans state clearly that they know how important it is to save for retirement, but they just don't know if they'll put enough money away to accomplish their goals.

While the current election cycle has inspired substantial analysis and public opinion research about American perspectives regarding retirement, Social Security, and Medicare, few researchers have asked the workforce as a whole — including younger workers — about their views of the coming *tsunami* of retirees and how our current views of retirement may change.

While many workers seem resigned to doing what they must to save for retirement without additional help, they believe and hold out hope that their government and employers should do more. More than half (56%) of workers believe that the federal government should do more to help workers save for retirement and an even greater percentage (67%) state that employers should do more.

Nearly half of the respondents to our survey are not yet convinced that either Governor George W. Bush or Vice President Al Gore has the best plan for helping them meet their retirement needs. Public support for both candidates' policies are remarkably weak — even among their own partisan supporters. The findings of this new survey underscore the extraordinary importance of retirement issues to this year's Presidential campaign, and the need for both candidates to work harder at engaging the public in their detailed plans for ensuring the survival of Social Security and Medicare.

3. Attitudes Toward Social Security and Medicare

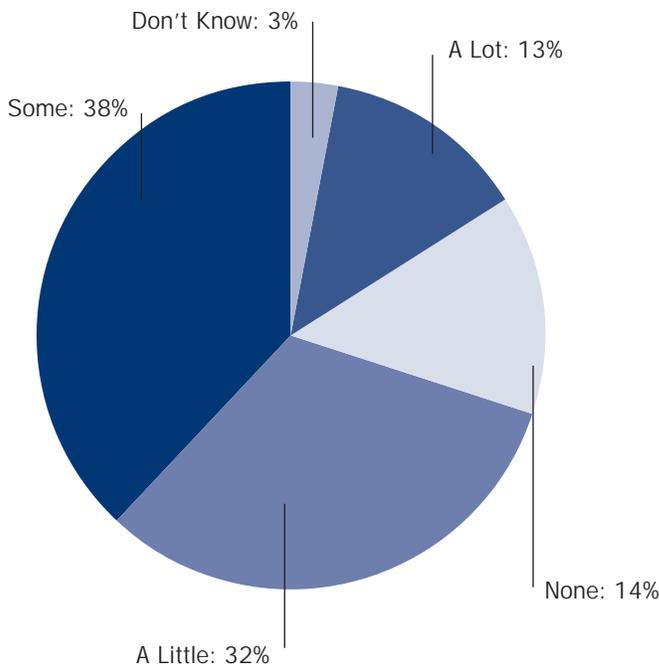
Workers, Retirement, and Social Security

Experts predict that without changes in revenue or program benefits, Medicare will run out of money by 2015, while Social Security payments will begin to exceed taxes by 2015, and the trust funds will be exhausted by 2034. As voters head to the polling booth this November, many will be examining the presidential candidates' positions on these two programs. Texas Governor George Bush proposes privatizing Social Security and allowing taxpayers to invest a portion of their payroll taxes in the stock market. Vice-President Al Gore is opposed to privatization, and instead proposes using the federal budget surplus to pay down the debt and use the interest saved to keep Social Security solvent. Although Gore and Bush offer different approaches, the goal of both candidates is to ensure the long-term solvency of both popular entitlement programs.

Many of today's workers express uncertainty about how much they will be able to rely on Social Security during their senior years. Only 13% of workers expect that Social Security will be a primary income source during retirement. Workers are more likely to report that Social Security will make up "some" or only "a little" of their retirement income (38% and 32%, respectively). A small minority (14%) anticipate that they will not rely on Social Security at all. To supplement their retirement income, almost three-fourths (74%) of all workers currently save money for retirement through private savings or employer retirements plans.

Workers of different racial backgrounds, generations, and gender express varying levels of confidence in the ability of Social Security to support them during retirement. Black workers are almost twice as likely as White workers to say they will rely heavily on Social Security when they retire (21% and 12%, respectively).

Fig. 3-1: Size of Role Social Security Will Be in Retirement, As Predicted By Workers Not Yet Retired



Age Cohort	Definition
Generation X	Ages 18 - 34
Baby Boomers	Ages 35 - 54
Older workers	Ages 55 and older

Younger workers cast a more jaundiced eye on the ability of Social Security to provide for them in their retirement. Less than half (45%) of all Generation X workers predict that Social Security will comprise some or a lot of their retirement income, compared to 52% of Baby Boomers and 65% of older workers. Only 11% of Baby Boomers and 13% of Generation X workers predict that Social Security will make up a lot of their retirement income, compared to 24% of older workers. Likewise, more than one-fifth (21%) of Generation X workers

predict that Social Security will play no part in their retirement income, compared to 11% of Baby Boomers and 7% of older workers.

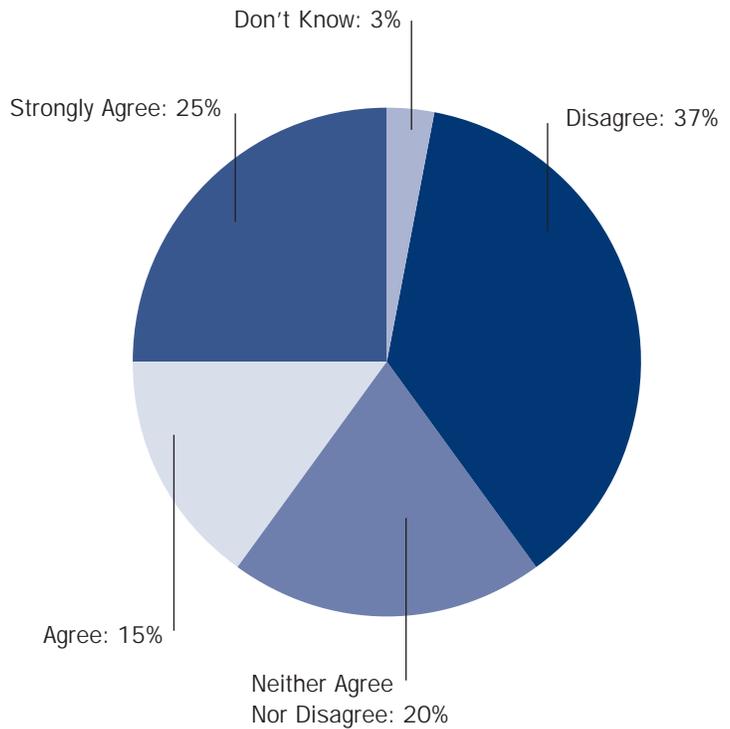
Women are more likely than men to say that Social Security will be a significant source of retirement income, with 55% of women reporting that they intend to rely a lot or some on Social Security, compared to 47% of men. Almost twice as many women as men predict they will rely a lot on Social Security (17% to 9%, respectively) in their retirement years.

One's income has little influence on how people perceive the value of Social Security retirement income. Slightly more than half (54%) of workers earning less than \$40,000 per year anticipate that Social Security will make up a lot or some of their retirement income, compared to 49% of those earning more than \$40,000 per year. Almost equal numbers of workers earning between \$30,000 and \$40,000 per year and those earning between \$40,000 and \$75,000 anticipate that some or a lot of their retirement income will come from Social Security (49% and 51%, respectively). Differences in how workers perceive the value of Social Security do emerge at the either end of the earnings continuum, however. Among workers earning less than \$30,000 per year, 57% predict they will rely a lot or some on Social Security, compared to 44% of workers earning \$75,000 or more per year.

The Future of Medicare and Social Security

In 1998, there were 39 million Medicare beneficiaries, a number expected to rise sharply as millions of Baby Boomers enter their retirement years. Only 40% of American workers believe that Social Security and Medicare will be available to them when they retire, with more than a third (37%) strongly disagreeing with these programs will be available. In contrast, only 25% strongly agree that Social Security and Medicare will be available to them when they retire.

Fig. 3-2: Social Security and Medicare — Will They Still Be Available?



Political affiliation, income, age, and race influence workers' confidence in the future of these programs. In general, Democrats, workers from lower incomes, and older workers are more likely than their counterparts to have faith in the solvency of these programs. Approximately half (51%) of the workers who identify themselves as Democrats say they agree that Social Security and Medicare will still be available to them when they retire, whereas only 36% of workers who identify themselves as Republicans hold this view. Workers who plan to vote for Democrat Al Gore for president are more likely than those who would vote for Republican George W. Bush to believe that Social Security and Medicare will still be available to them when they retire (49% and 37%, respectively).

Workers earning less than \$40,000 per year are more confident about the future solvency of Social Security and Medicare than those who earn more than \$40,000 per year (47% and 37%, respectively). People

Only 40% of American workers believe that Social Security and Medicare will be available to them when they retire, with more than a third (37%) strongly disagreeing with these programs will be available. In contrast, only 25% strongly agree that Social Security and Medicare will be available to them when they retire.

just entering the workforce and those nearing traditional retirement age are also more likely than their counterparts to express confidence in the future availability of these

programs. For example, 42% of workers age 19–24, 43% of workers age 45–64 and 70% of workers age 55–64 say that these programs will still be available to them when they retire. In contrast, only 33% of workers age 25–34 and 35% of workers age 35–44 express the same level of confidence. In stark contrast, almost three-fourths (72%) of workers over the age of 55 agree that Social Security and Medicare will be there for them when they retire. Differences were found across racial groups too, with White workers expressing less confidence in the future of these programs than Black workers (37% and 47%, respectively).

4. Attitudes Toward Retirement

Americans' concerns about the stability and value of Social Security and health benefits are reflected in their desire to increase their personal savings. The vast majority of workers (89%) state that saving for retirement is important to them, with almost three-fourths (72%) indicating that it is very important. Nevertheless, workers are not confident they will be able to achieve their retirement goals with only half (52%) of all workers reporting that they are doing a good job of saving for retirement.

Concerns about financial security also affect worker's perceptions about when they will be able to retire. Less than a third (29%) of American workers are very confident that they will be able to retire when they want. Close to a quarter (24%) of workers either has not begun to plan for retirement or is not confident that they will be able to retire when they want.

Not surprisingly, those who earn lower incomes express the greatest concern about their ability to retire. For example, 38% of workers earning less than \$40,000 believe they are doing a good job saving for retirement compared to 60% of workers earning more than \$40,000. Similarly, only 17% of lower income workers report that they are confident that they will be able to retire when they want compared to 34% of higher income workers. In addition, women express less confidence in retiring when they want with only 23% of woman stating they are very confident compared to 34% of men.

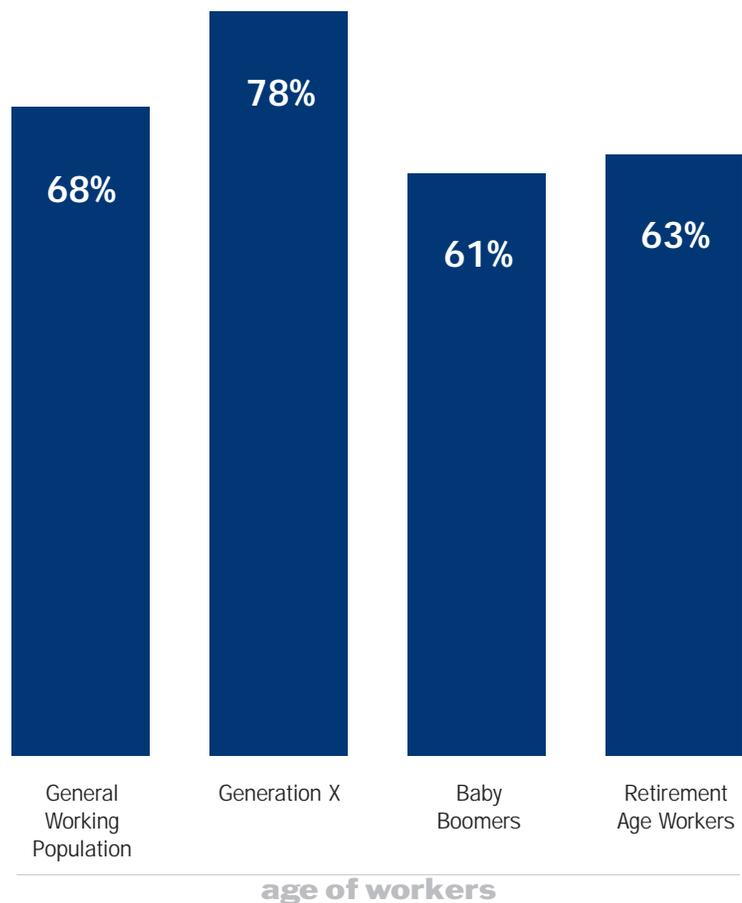
Deciding when to retire from full-time employment is not simply a function of adequate savings. The decision to retire revolves around not only a preferred age, but also a comfortable degree of financial security. Most Americans (68%) assert that they would continue working, even if they had enough money to live comfortably for the rest of their lives. Younger workers and Black workers are more likely than other

workers to report a willingness to continue working, even if they are financially secure.

Interestingly, the vast majority (78%) of Generation X workers state that they would continue working even if they are financially secure, compared to 61% of Baby Boomers and 63% of older workers. Three-fourths (75%) of Black workers report that they would continue to work even if they had enough money to live comfortably, compared to 67% of White workers and 65% of workers from other racial groups.

Although some policy experts have suggested that the official retirement age of 65 should be raised to reflect Americans' increasing life spans and to shore up Social

Fig. 4-1: Willingness to Work in Spite of Financial Security



Despite these varying views, there is a consensus that government and employers can and should do more. More than half (56%) believe that the federal government should do more to help workers save for retirement and an even greater percentage (67%) state that employers should do more.

Security, few younger workers want to wait that long to retire. Meanwhile, most retirement age workers ideally would like to see their current full-time work life draw to a close.

Most workers express a preference for retiring somewhat earlier than the expected societal norm (age 65). Three-fourths of all workers would like to retire under the age of 60, and 37% would like to retire at or before the age of 50. Younger workers are more likely than older workers to want to retire early. For example, 40% of Generation X workers prefer to retire before the age of 50 compared to only 10% of the Baby Boomers (some of whom in this sample may have already passed age 50); nearly one-third (32%) of Baby Boomers would like to retire by age 55.

In addition, about a quarter of American workers embrace the ‘work until you drop’ ethic. Twenty-four percent agree that people should postpone retirement and continue to work as long as they are physically able. However, only 5% of workers state that they would never want to retire. Interestingly, only 10% of those workers who believe that people should work as long as they are physically able report that they would never retire — apparently their “never quit” work ethic applies to others, not themselves.

Helping Workers Save for Retirement

Concerns about Social Security and Medicare also shape workers’ opinions about the roles of employers, government, and individuals in supporting retired

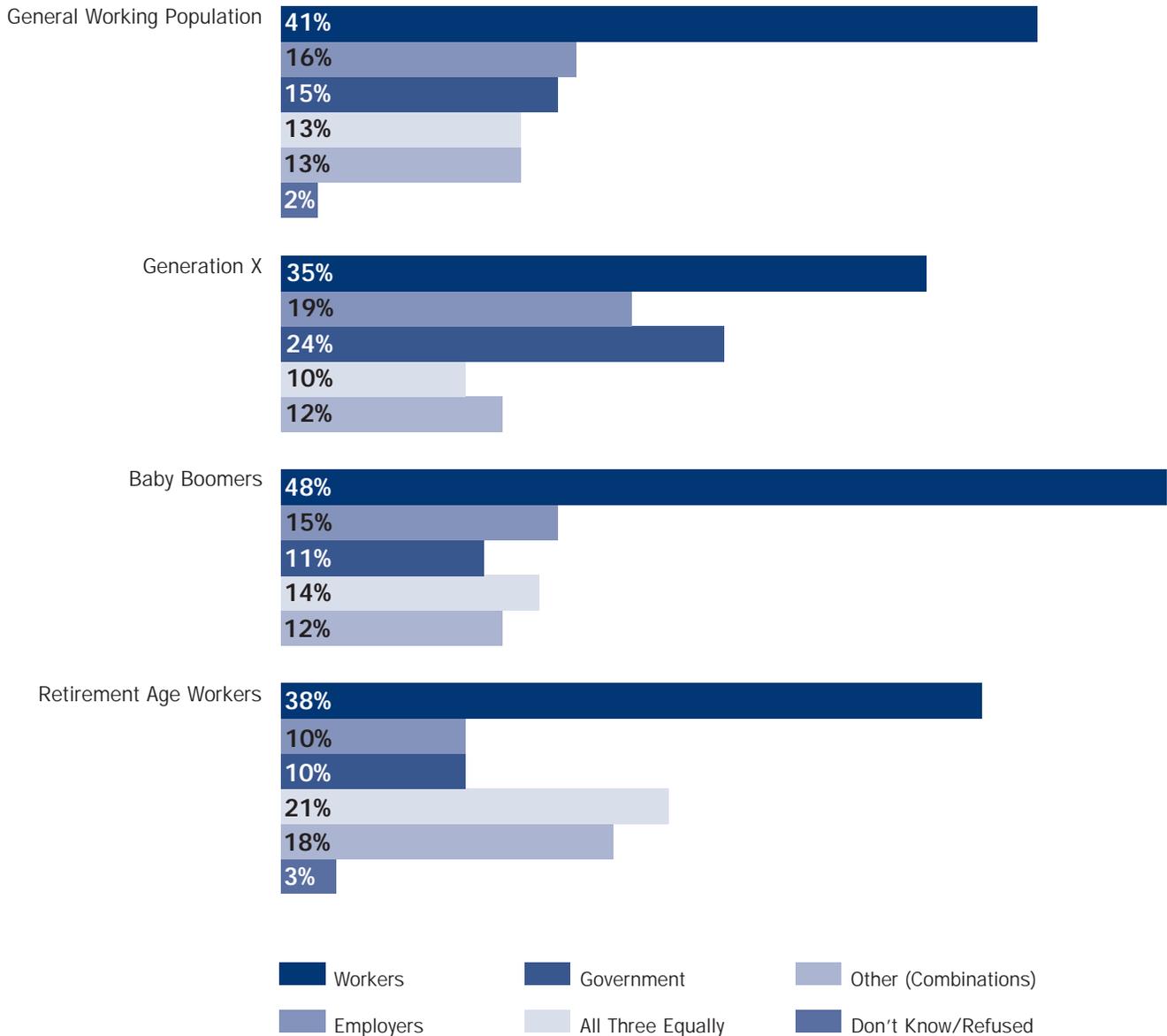
Americans. Despite these varying views, there is a consensus that government and employers can and should do more. More than half (56%) believe that the federal government should do more to help workers save for retirement and an even greater percentage (67%) state that employers should do more. Responses vary significantly by party affiliation and race.

Consistent with their traditional beliefs in an activist government, Democrats and Independents are much more likely to agree that the government needs to do more to help workers save for retirement with the majority of Democrats (68%) and Independents (57%) holding this belief compared to only 38% of Republicans. Minority workers are also more likely to embrace an activist role for government with 65% of Black workers and 70% of workers from other racial groups agreeing that the federal government should do more to assist workers in saving for retirement compared to only half (52%) of White workers. Even though a majority of American workers believe employers should do more to help workers save for retirement, Republican are less likely to hold this belief than Democrats or Independents with 61% of Republicans, 74% of Democrats, and 71% of Independents agreeing that employers should do more.

Close to half (41%) of respondents state that workers themselves are primarily responsible for preparing for retirement with 7% indicating that workers and employers are both primarily responsible, and another 2% stating that workers and the government are most responsible. Beliefs that either government or employers are primarily responsible for helping workers prepare for retirement are not as common among American workers; 16% say that employers are primarily responsible and 15% say that the government is primarily responsible for supporting retired workers.

Examining these beliefs by party affiliation, income, age, and race yield significant and notable differences. In general,

Fig. 4-2: Who is Responsible for Helping Workers Prepare for Retirement?



Republicans and workers with higher incomes are more likely to think that workers should be responsible for their finances during retirement. While a majority (57%) of Republicans state that workers are most responsible, only 30% of Democrats and 42% of Independents believe workers to be primarily responsible for helping workers save for retirement. Individuals earning more than \$40,000 annually are much more likely to place responsibility on workers

(47%) compared to only 30% of those earning less than \$40,000. Lower income workers are twice as likely to place responsibility on the shoulders of government with 22% of workers earning less than \$40,000 believing that government is primarily responsible for helping workers save for retirement compared to only 11% of workers earning more than \$40,000.

Baby Boomers are more likely than Generation X workers or older workers to

say that workers are primarily responsible for their retirement — 48% compared to a third (35%) of Generation X workers and 38% of older workers. Generation X workers are also much more likely to believe that the government has primary responsibility (see Figure 4.2).

White respondents are more than twice as likely as minority workers to believe that workers are principally responsible for helping workers prepare for their retirement.

Close to half (45%) of White workers state that workers are primarily responsible compared to 22% of Black workers and 35% of workers from other racial groups. Correspondingly, Black workers are much more likely than other workers to believe that government has the primary responsibility with 36% of Black workers, 10% of White workers, and 27% of workers from other racial groups holding this view.

5. Saving for Retirement

Saving For Retirement for People Not Yet Retired

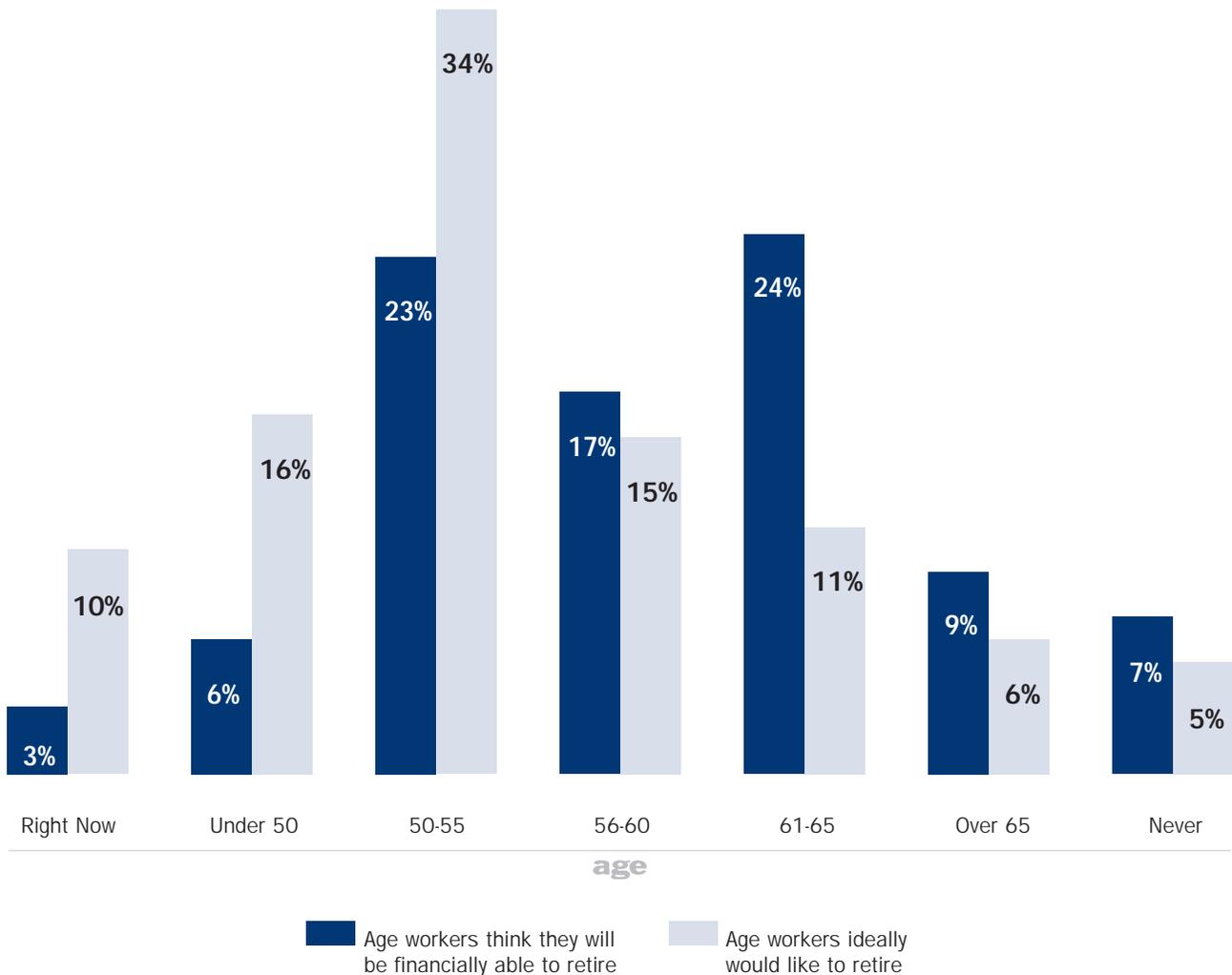
Retirement: Ideal vs. Reality

The majority (93%) of working Americans are still working in their primary job or career. When asked about the age at which they will have the financial wherewithal to retire from full-time work for pay, workers respond with great variation. Very few (3%) have the means to retire today, and a minority (7%) believe they will never be able to retire. A small number (6%) predicts they will retire

More than half (54%) of workers over the age of 55, (58%) of Generation X workers, and 67% of Boomers think they will be financially able to retire by age 65.

before age 50. Workers are more likely to predict that they will retire between the age of 50 and 65. Among workers, 23% predict they will be able to retire by age 50–55 and 17% predict they will be able to retire at age 56–60. Almost one-fourth (23%) predict

Fig. 5-1: Age of Retirement — Ideal vs. Prediction



Almost half (42%) of all workers believe they will continue to work parttime mainly for interest or enjoyment, while 10% indicate they will work part time to supplement their income. Almost one-fifth (19%) expect to start their own business.

they will not be able to retire until age 61–65. The remaining workers either do not know when they will be able to retire, or believe they will have to work beyond the age of 65 (11% and 9%, respectively).

In examining different age cohorts, Generation X workers are more optimistic regarding their ability to retire before the age of 65, with 15% of Generation X workers reporting that they believe they will be able to retire before the age of 50, compared to 3% of Boomers (some Boomers in this sample may already be over the age of 55). More than half (54%) of workers over the age of 55, (58%) of Generation X workers, and 67% of Boomers think they will be financially able to retire by age 65.

Not surprisingly, lower income workers are less likely than higher income workers to say that they will financially be able to retire at an early age. Slightly more than one-fifth (21%) of workers earning more than \$40,000 per year anticipate being able to retire between ages 50–55, compared to 12% of workers earning less than \$40,000 per year. Likewise, 13% of workers earning less than \$40,000 per year indicate that they do not believe they will ever be able to retire, compared to only 5% of those earning more than \$40,000 per year.

Among those anticipating retirement by age 65, there is little variation by income level with 28% of those earning less than \$40,000 and 25% earning more than \$40,000 predicting retirement by age 65. In addition, women express less confidence than men about retiring at a young age. Twice as many women (10%) as men (5%) believe that they will never be able to retire; almost one-third (30%) of women believe

that they will not be able to retire until age 61–65, while only 22% of men think they will have to work until that age.

Life After Retirement

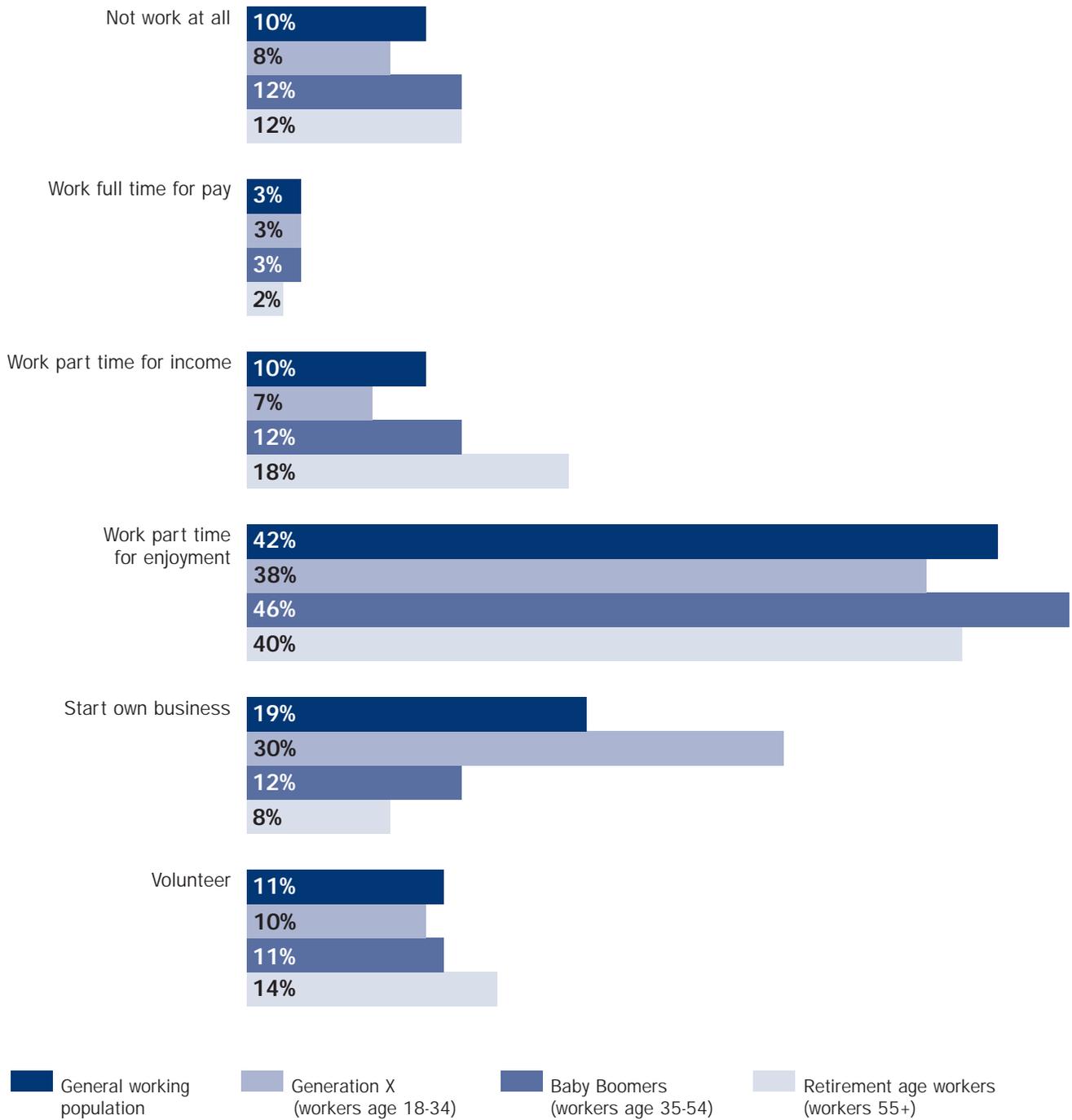
When thinking about life after retiring from full-time employment, more than nine in ten Americans say they will continue to work at least part of the time. Almost half (42%) of all workers believe they will continue to work parttime mainly for interest or enjoyment, while 10% indicate they will work parttime to supplement their income. Almost one-fifth (19%) expect to start their own business. A small number (10%) of workers believe that they would not work at all, while 11% predict they will spend their time volunteering. Only 3% think they will work fulltime for pay doing something else.

There are interesting differences by generation about life after retirement with older workers believing they will need to work for money, Baby Boomers desiring to work for enjoyment, and Generation X workers holding visions of starting their own company. Older workers are the most likely believe that they will need to work part-time for money with 18% asserting they will need to work for the money compared to only 12% of Baby Boomers and 7% of Generation X workers. In contrast, Baby Boomers are more likely than either older workers or Generation X workers to say they will work part time for enjoyment (46%, 40%, 38%, respectively). Generation X workers are much more likely to think they will start their own business, with 30% predicting they will do so, compared to 12% of Boomers and 8% of retirement age workers.

Saving For Retirement: Beyond Social Security

With many Americans pessimistic about the future of Social Security, most workers are planning alternative ways to support themselves in retirement. Almost three-fourths (74%) are saving money in addition to Social Security. Older workers are far more likely

Fig. 5-2: Anticipated Work Activities after Retirement by Generation

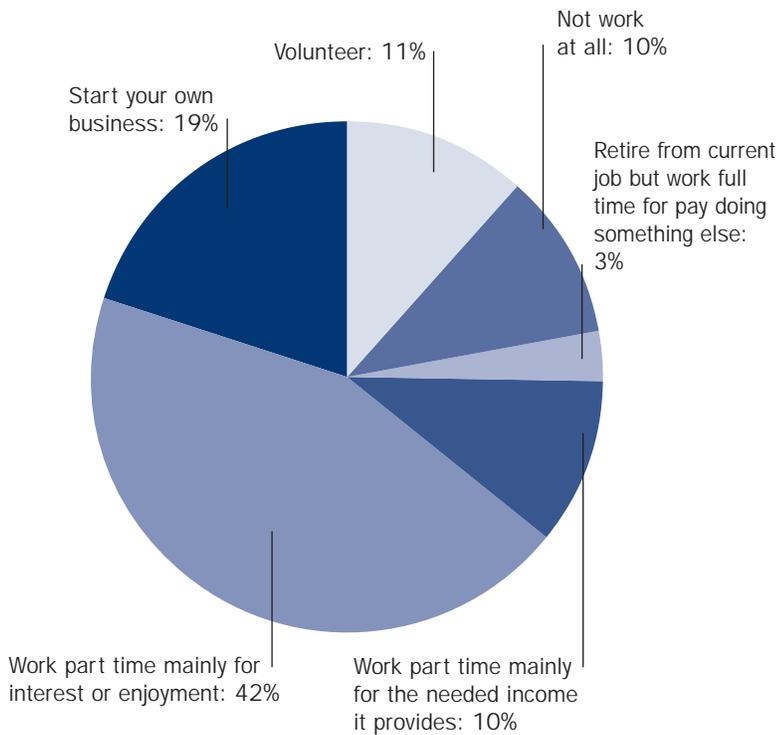


to be building their retirement income than their counterparts. Among Generation X workers, only 61% are saving additional money, compared to 82% of Boomers and 82% of older workers. In addition, men are slightly more likely than women to be saving money in addition to Social Security (78%

and 70%, respectively).

Workers saving money to supplement Social Security employ a variety of strategies. For example, 75% contribute to an employer-sponsored pension, 401(K) or some other type of plan. Among these workers, 78% report being satisfied with retirement and

Fig. 5-3: Work Activities After Retirement



pension plans provided by their employer, with 44% saying they are very satisfied.

Older workers are more likely than younger workers to be contributing to an employer-sponsored plan, with 70% of Generation X workers (18–34), 77% of Boomers (35–54), and 79% of older (55+) workers doing so.

Workers also engage in personal savings strategies. Two-thirds (66%) of all workers currently contribute to non-employer sponsored savings accounts, IRAs or other savings plans to prepare for retirement.

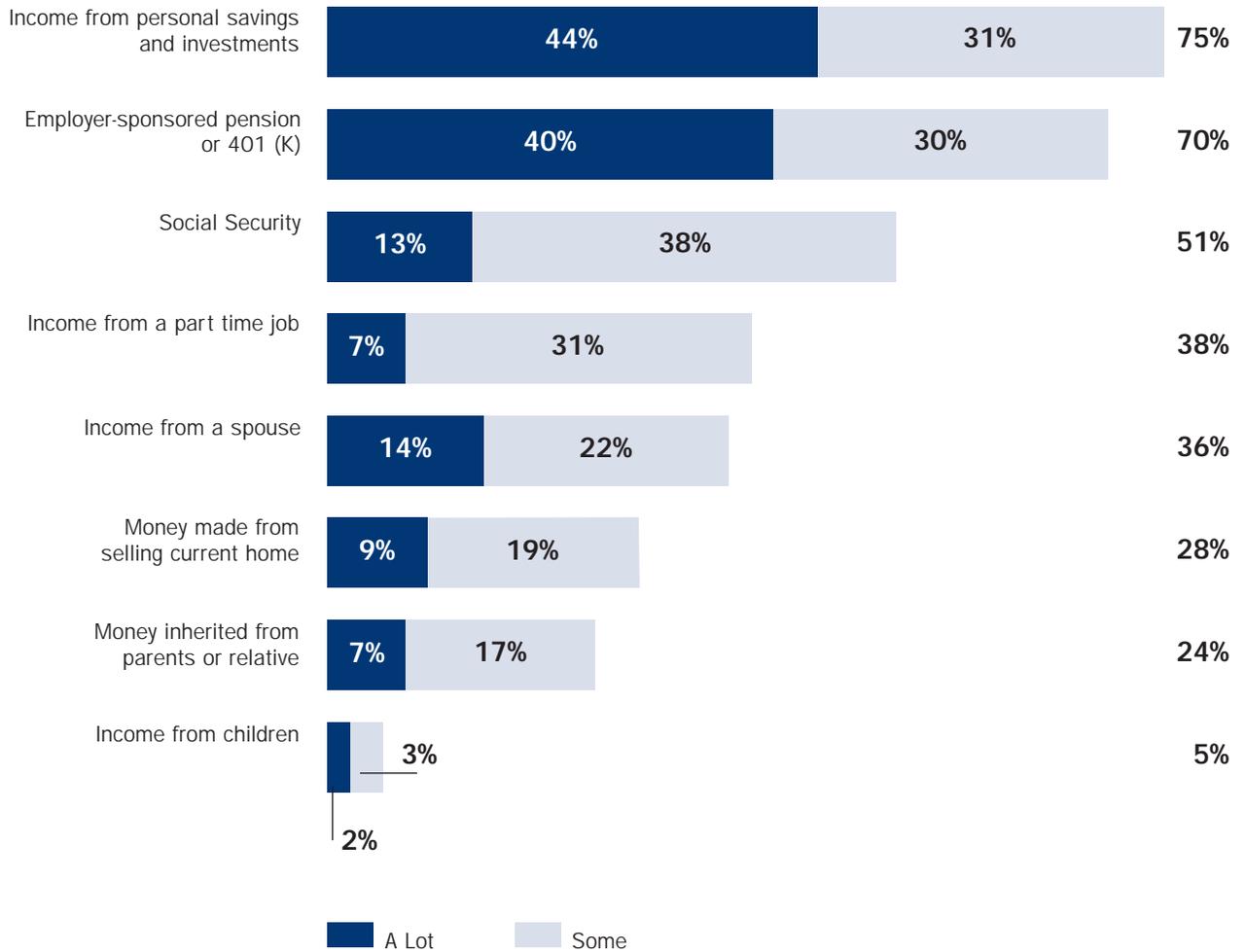
Workers predict that personal savings and investments will constitute a significant part of their retirement income. The majority plans to rely a lot or some on income or money from personal savings (75%) and investments (70%), such as stocks, IRAs, or savings accounts, or employer-sponsored pensions or 401(K)s.

Generation X workers, Boomers, and retirement age workers are almost equally likely to pursue this strategy (64%, 68%, and 66%, respectively). Workers contributing to non-employer sponsored programs are less likely than those contributing to employer-sponsored programs to report being satisfied with the retirement and pension plans provided by their employer (65% and 78%, respectively). Among workers who are saving money for retirement in addition to Social Security, 72% say they are contributing to both employer-sponsored and non employer-sponsored savings plans (approximately 33% of all workers).

Workers predict that personal savings and investments will constitute a significant part of their retirement income. The majority plans to rely a lot or some on income or money from personal savings (75%) and investments (70%), such as stocks, IRAs, or savings accounts, or employer-sponsored pensions or 401(K)s. Among workers who say that they intend to rely on money from personal savings, 44% report that they intend to rely a lot on this financial resource. Among workers who intend to rely on pensions or 401(K), 40% report that they intend to rely a lot on this source of retirement income. Few workers predict they will rely on Social Security (51%), income from a part-time job (38%), income from a spouse (36%), money made from selling their current home (28%), money they expect to inherit from parents or other relatives other than a spouse (24%), or income from their children (5%).

Generation X workers, Boomers, and older workers are slightly more likely to say that they will rely on personal savings than employer-sponsored plans, and younger workers are more likely to say that they predict they will rely a lot on personal savings rather than income from a pension or 401(K). For example, 78% of Generation X workers, 75% of Boomers, and 60% of retirement age workers predict they will rely on income or money from personal savings

Fig. 5-4: Sources of Retirement Income



and investments. More than half (54%) of Generation X workers anticipate relying a lot on personal savings, compared to 39% of Boomers and 30% of older workers. Similarly, 72% of Generation X workers, 70% of Boomers, and 55% of workers of

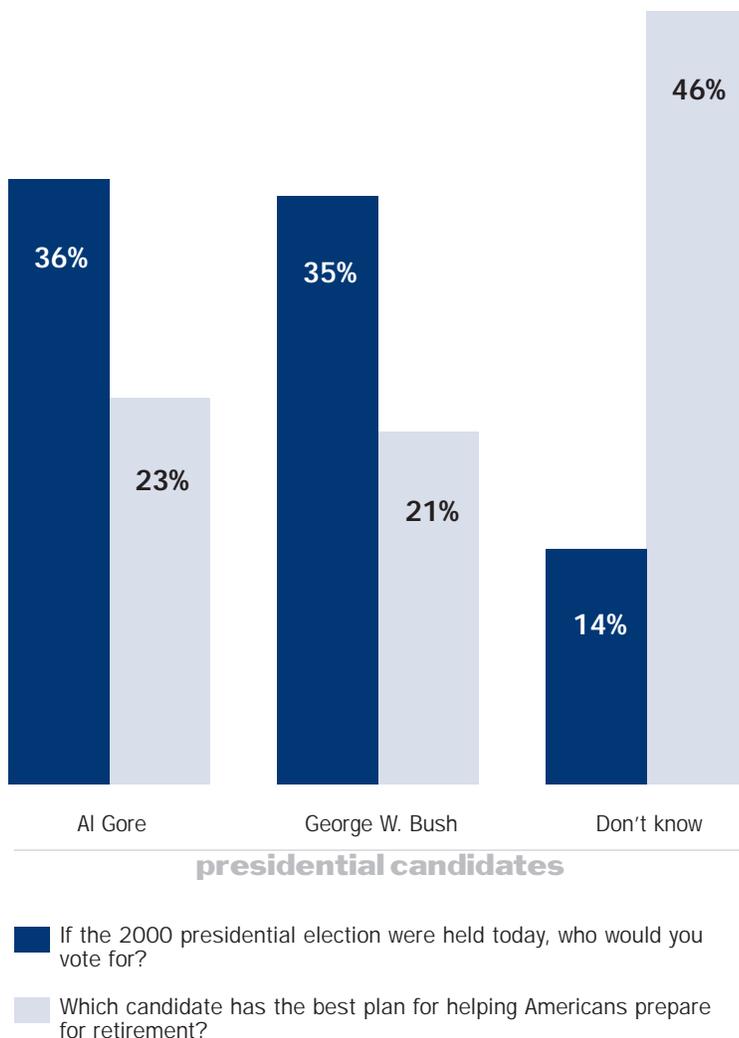
retirement age predict that they will rely on income from employer-sponsored pension or 401(K), with 41% of Generation X workers reporting that they will rely on this source a lot.

6. The 2000 Presidential Election

Gore vs. Bush: The Race for the White House

Consistent with polls taken during the same time period as this survey, American workers are nearly equally divided in their preferences for the presidential election with a large number of undecided voters. In this survey, 36% of American workers state they would vote for Al Gore, while 35% say they would vote for George W. Bush. Other candidates would receive 7% of the votes. Significantly, 14% of voters say they do not know whom they would vote for if the election were held today.

Fig. 6-1: Gore vs. Bush



Gore vs. Bush: Helping Americans Prepare for Retirement

Although the majority (89%) of workers agree that saving for retirement is important, they are undecided about which presidential candidate has the best plan for helping them accomplish this goal.

Democrat Al Gore has pledged to create a new, tax-free, voluntary retirement account to supplement Social Security. In addition, Gore opposes raising the official retirement age, and has pledged to eliminate the Social Security “motherhood penalty,” strengthen Social Security benefits for widows, and use the budget surplus to extend the life of Medicare and subsidize the cost of prescription drugs. In contrast, Republican candidate George Bush proposes privatizing Social Security by allowing future retirees to invest a portion of their payroll taxes in the stock market. Bush has said he would consider raising the retirement age, but remains opposed to reduction in benefits or new taxes to fund Social Security. In addition, Bush supports means-tested, subsidized Medicare.

As the presidential campaign nears the final weeks, it is clear that those who are concerned about retirement have not yet made up their minds about who deserves their support on this issue. Nearly half of American workers do not know whether George Bush or Al Gore has a better plan for helping Americans prepare for retirement. Less than one-fourth believe that either Gore or Bush has the better plan (23% and 21%, respectively). Among Democrats, 44% say Al Gore’s plan is better, compared to 53% of Republicans who say George W. Bush has the better plan. Indecision remains among party members, with 43% of Democrats and 31% of Republicans uncertain as to who has the better plan to help

Americans save for retirement.

Generation X workers are the age cohort reporting the greatest uncertainty about the candidates' positions on retirement security. More than half (55%) of Generation X workers state that they do not know which major candidate has the better plan. The remaining Generation X workers split their support between the Gore and Bush plan (20% and 21%, respectively). Among Boomers, 27% favor Gore's plan, 23% favor Bush's plan, and 47% remain undecided. Among workers age 55 and older, 30%

Nearly half of American workers do not know whether George Bush or Al Gore has a better plan for helping Americans prepare for retirement. Less than one-fourth believe that either Gore or Bush has the better plan (23% and 21%, respectively).

prefer the plan put forth by Al Gore, 25% prefer George W. Bush's plan, and 43% are undecided.

7. Job Satisfaction and Perceptions about the Economy

Despite the continued strong economic performance, a significant number of American workers continue to be concerned about economic issues such as job security and the unemployment rate. The majority of workers (66%) report that they are concerned about job security for those currently with a job with a striking 35% stating they are very concerned. Close to half (51%) express concern about the current unemployment rate even though the unemployment rate hovers at historically low levels around the country. Interestingly, workers continue to hold these opinions even though most (78%) believe that now is a good time to find a job. These findings may be consistent with the experiences of workers in the new economy who find that the tight labor market does not preclude layoffs due to corporate consolidation, highly competitive markets, and the demand for workers with increasing skill sets including computer skills.

The majority of workers (66%) report that they are concerned about job security for those currently with a job with a striking 35% stating they are very concerned. Close to half (51%) express concern about the current unemployment rate even though the unemployment rate hovers at historically low levels around the country.

Interestingly, the traditional Democratic base — women, individuals with lower incomes, and individuals from minority racial groups — is much more likely to express concerns about these economic issues than their counterparts. A majority of

Democrats is concerned about the unemployment rate (62%) and job security (76%) compared to only 42% of Republicans and 44% of Independents being concerned about the unemployment rate and only 58% of Republicans and 64% of Independents concerned about job security.

In looking at concern about job security, workers who are women, minority, and have lower incomes express much more concern than their counterparts. Approximately 60% of lower income workers earning less than \$40,000 per year express concern compared to only 47% of those earning above \$40,000. Women are also much more likely to be concerned about the current unemployment rate with 58% of women expressing concern compared to only 43% of men. In addition, non-white workers are far more likely to be concerned about unemployment with 77% of Black workers and 59% of workers from other racial groups stating their concern compared to only 45% of White workers.

Similar patterns emerge when examining concern about job security for those currently with a job. The majority (74%) of workers earning less than \$40,000 per year is concerned about job security compared to only 62% of higher income workers. In addition, women express higher levels of concern than men with 74% of women concerned about job security compared to 29% of men. Black workers also express a higher level of concern than White workers with the vast majority (83%) stating they are concerned compared to only 64% of White workers.

High Levels of Job Satisfaction

In general, American workers express very high satisfaction levels with their jobs as almost all (88%) report they are satisfied with their job overall and 58% indicate that they are very satisfied. Based on data from previous Work Trends reports, this high level

of job satisfaction is similar to levels from a year ago (91%) and two years ago (90%). These high levels of job satisfaction cross age, gender, income, and racial groups, offering hope that jobs in the new economy are satisfying to workers.

Although workers are satisfied with their jobs in general, they are not as satisfied with particular elements of their job, namely the number of hours they work and the retirement and pension plans offered by their employer. The average American worker spends 45 hours a week on the job, and more than a third (36%) of workers spend over 45 hours a week on the job. The high number of work hours threatens the ability of workers to balance work and family, a major concern expressed by workers in previous *Work Trends* studies. In addition, workers report only tepid satisfaction with their retirement and pension plans with only a slightly more than

Although workers are satisfied with their jobs in general, they are not as satisfied with particular elements of their job, namely the number of hours they work and the retirement and pension plans offered by their employer.

a third (35%) of workers stating that they are very satisfied with their plans and another 26% stating they are somewhat satisfied. Given the high level of importance placed on retirement by workers and the skepticism about the efficacy of the Social Security system, the relatively high levels of dissatisfaction with pension and retirement programs present an important challenge to employers as they seek ways to find and retain workers in a tight labor market.

8. Conclusion

A new vision for retirement is taking shape among American workers. Unlike their parents who retired at age 65 and lived a 'work-free' retirement, Baby Boomers and Generation Xers desire a work-filled retirement focused on fulfilling personal goals, supplementing their incomes, and contributing actively to the economy and to society. Despite their expectations for improved health and longer life spans and the financial rewards of full-time work in a booming economy, three-fourths of all workers would like to retire before the traditional retirement age of 65 from their permanent, full-time jobs. Overwhelming majorities across the generations—from almost all (81%) Generation X workers to three-fourths (76%) of Baby Boomers—express strong interest in retiring before the age of 60 with more than half (55%) of Generation X workers wishing to retire before the age of 50.

American's preference for an early end to full-time work may never become a reality, however. Although half of workers say they want to retire before age 55, nearly the same number predicts they will not be able to afford retirement until much later. American workers worry about the solvency of Social Security and Medicaid, the adequacy of their pension plans, and their ability to save enough money. Only 13% of workers say they expect that Social Security will be a primary income source during their retirement, and less than half (40%) believe that Social Security and Medicare will even still be available to them when they are eligible to receive it. A second pillar of retirement income is employer pension and retirement plans. Unfortunately, only a third of workers (35%) report that they are very satisfied with their employers' pension and retirement plans.

To overcome the perceived shortfalls from Social Security, Medicare, and employer retirement benefits, American workers plan to rely on their personal savings. The vast

majority (89%) state that saving for retirement is important to them; however, only half (52%) of all workers report that they are doing a good job of saving for retirement. From where should the missing pieces of the retirement puzzle come? American workers believe that government and employers can and should do more. More than half (56%) state that the federal government should do more to help workers save for retirement and an even greater percentage (67%) state that employers should do more.

Just as Baby Boomers have redefined 'work,' they are also redefining retirement. In the next decade, employers, policymakers, and individuals will need to address the workforce and political issues raised by the Baby Boom generation's retirement from full-time work. In the short-run, American workers are saying that retirement issues are important in who they will support in this year's presidential campaign. The vast majority (89%) of workers say that saving for retirement is important to them—and clearly represents a massive barrier to early retirement. However, American workers are undecided about which presidential candidate has the best plan for helping American's plan for retirement. A near majority of workers are not convinced that either Vice President Al Gore or Texas Governor George Bush has the best plan for helping Americans prepare for retirement, many are undecided, and about half (46%) are still undecided about which candidate has the better plan.

For the long-term, the nation's political and corporate leaders must help workers prepare for their retirement so that these valuable workers can continue to contribute their expertise and energy to the economy and to society. The better workers are prepared for retirement, the better their ability to meet the unmet labor market demands of this new economy and tight labor market.

Appendix 1: Methodology

The survey was conducted from August 4 through August 31, 2000 by the Center for Survey Research and Analysis (CSRA) at the University of Connecticut. This report is based on a total of 1,005 telephone interviews completed with adult members of the workforce in the contiguous United States.

Interviews were conducted at the CSRA's interviewing facility in Storrs, Connecticut, using a Computer Assisted Telephone Interviewing (CATI) system. All CSRA surveys are conducted by professional survey interviewers who are trained in standard protocols for administering survey instruments. All interviewers assigned to this survey participated in special training conducted by senior project staff. The draft survey questionnaire and field protocols received extensive testing prior to the start of the formal interviewing period. Interviews were extensively monitored by center staff to insure CSRA standards for quality were continually met.

The sample for this survey was stratified to insure that regions, as defined by the U.S. Bureau of the

Census, were represented in proportion to their share of the total U.S. population. Within each of these regions, telephone numbers were generated through a random-digit-dial telephone methodology to insure that each possible residential telephone number had an equal probability of selection. Telephone banks which contain no known residential telephone numbers were removed from the sample selection process. The sample was generated using the GENESYS sampling database under the direction of a CSRA survey methodologist. Once selected, each telephone number was contacted a minimum of four times to attempt to reach an eligible respondent. Households where a viable contact was made were called up to 25 additional times. All households who initially refused to be interviewed were contacted at least one additional time by a senior interviewer who attempted to elicit cooperation. Within each household one adult was randomly selected to complete the interview.

A total of 1,370 adults were interviewed for this survey. Respondents who worked full or

part time, or who were unemployed and looking for work, received a full interview. A total of 361 respondents who did not meet these criteria received a short interview that included demographic questions. An additional 4 respondents completed partial interviews and asked that the interview be completed after the field period had ended. The results of this report are based on a total of 1,005 complete interviews with members of the workforce. The final results were weighted to match U.S. Bureau of the Census estimates for age and gender.

The sample error associated with a survey of this size is +/- 3%, meaning that there is less than one chance in twenty that the results of a survey of this size would differ by more than 3% in either direction from the results which would be obtained if all members of the workforce in the contiguous U.S. had been selected. The sample error is larger for sub-groups. CSRA also attempted to minimize other possible sources of error in this survey.

Appendix 2: Survey Results

18: INT1

Hello, my name is \$I and I'm calling from the Center for Survey Research and Analysis at the University of Connecticut. We're conducting a national survey about what people think about their jobs and other issues, and it's very important that I get the opinions of the person in this household who is at least 18 years of age, or older, and has the next birthday. (Can you ask him/her to come to the phone?) (1/ 124)

N= 1366 100%
Continue 01
«INT1 »

35: QS1

QS1. Are you currently employed, are you unemployed and looking for work, or are you not employed and not looking for work? (1/ 159)

N= 1005 100%
Employed 01 95%
Unemployed and looking for work 02 => IQ1 5%
Unemployed and not looking for work 03 => INT2 —
Don't know 98 => THANK —
Refused 99 => THANK —
«QS1 »

00/08/04 17:05

36: QS2

QS2. Which statement best describes your current employment situation: (READ CHOICES 1-5) (1/ 161)

N= 955 100%
I work full-time for only one employer 01 69%
I work full time for one employer and part-time for another employer 02 7%
I work one part-time job 03 10%

I work two or more part-time jobs

04 2%
I am self-employed 05 12%
Don't know 98 —
Refused 99 —
«QS2 »

37: QS3

QS3. How many hours do you work in a typical week? (ENTER 2 DIGITS 00-80)

(1/ 163)
SE 0 80
N= 955 100%
0 -20 hours 6%
21-30 hours 6%
31-35 hours 4%
36-40 hours 37%
41-45 hours 12%
46-50 hours 14%
51-55 hours 4%
56-60 hours 8%
61-65 hours 2%
66-70 hours 3%
More than 70 hours 5%
Don't know 98 *
Refused 99 *
Mean 44.97
Median 40
Standard Deviation 13.56
«QS3 »

39: IQ1

IQ1. I'm going to read you a list of some economic issues. For each issue that I read, please tell me whether you are very concerned, somewhat concerned, not too concerned, or not at all concerned about this. First is...

(1/ 167)
N= 1005 100%
Continue 01
«IQ1 »

00/08/04 13:23

40: Q1

Rotation => Q2

Q1. The current unemployment rate. (1/ 169)

N= 1005 100%
Very Concerned 01 24%
Somewhat Concerned 02 27%
Not too concerned 03 27%
Not at all concerned 04 21%
Don't Know 98 1%
Refused 99 1%
«Q1 »

00/08/04 13:23

41: Q2

Q2. Job security for those currently with a job (1/ 171)

N= 1005 100%
Very Concerned 01 35%
Somewhat Concerned 02 31%
Not too concerned 03 18%
Not at all concerned 04 15%
Don't Know 98 1%
Refused 99 *
«Q2 »

00/08/04 13:25

42: Q3

Q3. Thinking about the job situation in America today, would you say that now is a good time or a bad time to find a quality job? (1/ 173)

N= 1005 100%
Good 01 78%
Bad 02 16%
Don't Know 98 6%
Refused 99 *
«Q3 »

00/08/04 14:40
 43: Q4
 => Q8 if QS1==2
 Q4. Now, I'd like to find out how satisfied you are with different aspects of your job. Please tell me whether you are very satisfied, somewhat satisfied, neither satisfied nor dissatisfied, somewhat dissatisfied, or very dissatisfied with it. How satisfied are you with...
 (1/ 175)
 N= 955 100%
 Continue 01
 «Q4 »

00/08/04 17:06
 44: Q5
 Q5. Your job overall
 (1/ 177)
 N= 955 100%
 Very Satisfied 01 58%
 Somewhat Satisfied 02 30%
 Neither 03 3%
 Somewhat Dissatisfied 04 6%
 Very Dissatisfied 05 3%
 Don't Know 98 *
 Refused 99 —
 «Q5 »

00/08/04 17:07
 45: Q6
 Rotation => Q7
 Q6. The retirement and pension plans provided by your employer
 (1/ 179)
 N= 955 100%
 Very Satisfied 01 35%
 Somewhat Satisfied 02 26%
 Neither 03 8%
 Somewhat Dissatisfied 04 9%
 Very Dissatisfied 05 15%
 Don't Know 98 5%
 Refused 99 2%
 «Q6 »

00/08/04 13:52
 46: Q7
 Q7. The total number of hours that you work each week
 (1/ 181)
 N= 955 100%
 Very Satisfied 01 54%
 Somewhat Satisfied 02 29%
 Neither 03 3%
 Somewhat Dissatisfied 04 9%
 Very Dissatisfied 05 5%
 Don't Know 98 *
 Refused 99 —
 «Q7 »

00/08/04 19:07
 47: Q8
 Q8. Now suppose that the presidential election were being held today, and it included (READ CHOICES 1-4). Would you vote for (READ CHOICES 1-4) (PROBE: As of today do you lean toward (READ CHOICES 1-4) Rotation => 4
 (1/ 183)
 N= 1005 100%
 Al Gore as Democratic Candidate 01 36%
 George W. Bush as Republican Candidate 02 35%
 Pat Buchanan as Reform Party Candidate 03 1%
 Ralph Nader as Green Party Candidate 04 4%
 Other (VOL) 05 2%
 Wouldn't vote (VOL) 06 3%
 Not registered/Won't register/Not eligible (VOL) 07 1%
 Don't know 98 14%
 Refused 99 2%
 «Q8 »
 «O_Q8 »

00/08/04 12:53
 48: IQ9
 IQ9. Now I am going to ask you some questions about retirement.
 (1/ 185)
 N= 1005 100%
 Continue 01
 «IQ9 »

00/08/04 12:53
 49: Q9
 Q9. If you were to get enough money to live as comfortably as you would like for the rest of your life, would you continue to work or would you stop working?
 (1/ 187)
 N= 1005 100%
 Continue to work 01 68%
 Stop working 02 31%
 Don't know 98 1%
 Refused 99 —
 «Q9 »

00/08/09 12:25
 50: Q10
 Q10. People retire at all different stages of life these days. Are you currently retired or have you left your primary job or career, or are you still working in your primary job or career?
 (1/ 189)
 N= 1005 100%
 Retired from main job 01 => QB11 4%
 Working at main job 02 93%
 Don't know 98 => Q24 2%
 Refused 99 => Q24 1%
 «Q10 »

00/08/04 17:43
51: QA11
QA11. At what age do you think you will be financially able to retire from full-time work for pay? (ENTER ACTUAL AGE)
(1 / 191)
SE 18 97

N=	927	100%
Right now/Could retire if wanted to (vol)		
01		3%
Never/won't be able to retire (vol)		
02		7%
50 & under		14%
51-55		16%
56-60		17%
61-65		24%
More than 65		9%
Don't know		
98		11%
Refused 99		*

«QA11 »

00/08/04 17:08
52: QA12
QA12. Regardless of when you think you will be able to retire from full-time work for pay, at what age, ideally, would you like to retire? (ENTER AGE)
(1 / 193)
SE 18 97

N=	929	100%
Right now (vol)		
01		10%
Never/Don't want to retire (vol)		
02		5%
50 & under		30%
51-55		20%
56-60		15%
61-65		11%
More than 65		6%
Don't know		
98		3%
Refused 99		*

«QA12 »

00/08/04 17:43
53: QA13
QA13. Thinking about your employment in later years, which of the following statements best describes what you think you will be doing when you retire. Will you... (READ CODES 1 THROUGH 6)
(1 / 195)

N=	940	100%
Not work at all		
01		10%
Retire from current job but work full-time for pay doing something else		
02		3%
Work part-time mainly for the needed income it provides		
03		10%
Work part-time mainly for interest or enjoyment		42%
Start your own business/go into business for yourself		
05		19%
Volunteer		11%
Other (VOL)		
07		4%
Don't know		
98		1%
Refused 99		—

«QA13 »
«O_QA13 »

00/08/04 12:53
54: IQA14
IQA14. Different people use different ways of supporting themselves in retirement. I'm going to read you a list of different ways people support themselves in retirement. For each, please tell me how big a role this source of income will be in your retirement. Will it be a lot, some, a little, or none of your income in retirement. First is...
(1 / 197)

N=	940	100%
Continue 01		

«IQA14 »

00/08/04 15:10
55: QA14
Rotation => QA21
QA14. Income from a part-time job. (PROBE: Will this be a lot, some, a little, or none of your retirement income?)
(1 / 199)

N=	940	100%
A lot 01		7%
Some 02		31%
A little 03		31%
None 04		29%
Don't know		
98		2%
Refused 99		—

«QA14 »

00/08/04 17:11
56: QA15
QA15. Income or money from personal savings and investments, such as stocks, IRA's, or savings accounts. (PROBE: Will this be a lot, some, a little, or none of your retirement income?)
(1 / 201)

N=	940	100%
A lot 01		44%
Some 02		31%
A little 03		13%
None 04		11%
Don't know		
98		2%
Refused 99		*

«QA15 »

00/08/04 15:10
57: QA16
QA16. Employer-sponsored pension or 401(K). (PROBE: Will this be a lot, some, a little, or none of your retirement income?)
(1 / 203)

N=	940	100%
A lot 01		40%
Some 02		30%
A little 03		10%
None 04		18%
Don't know		
98		3%
Refused 99		—

«QA16 »

00/08/04 15:10
58: QA17
QA17. Social Security (PROBE: Will this be a lot, some, a little, or none of your retirement income)
(1 / 205)

N=	940	100%
A lot 01		13%
Some 02		38%
A little 03		32%
None 04		14%
Don't know		
98		3%
Refused 99		—

«QA17 »

00/08/04 15:11

59: QA18

QA18. Income from a spouse (PROBE: Will this be a lot, some, a little, or none of your retirement income)

(1 / 207)

	N=	940	100%
A lot	01		14%
Some	02		22%
A little	03		16%
None	04		46%
Don't know			
	98		2%
Refused	99		1%

«QA18 »

00/08/04 15:11

60: QA19

QA19. Income from your children? (PROBE: Will this be a lot, some, a little, or none of your retirement income)

(1 / 209)

	N=	940	100%
A lot	01		2%
Some	02		3%
A little	03		9%
None	04		82%
Don't know			
	98		3%
Refused	99		1%

«QA19 »

00/08/04 15:11

61: QA20

QA20. Money you expect to inherit from your parents or another relative other than a spouse (PROBE: Will this be a lot, some, a little, or none of your retirement income)

(1 / 211)

	N=	940	100%
A lot	01		7%
Some	02		17%
A little	03		18%
None	04		55%
Don't know			
	98		3%
Refused	99		*

«QA20 »

00/08/04 15:11

62: QA21

QA21. Money you expect make from selling your current home (PROBE: Will this be a lot, some, a little, or none of your retirement income)

(1 / 213)

	N=	940	100%
A lot	01		9%
Some	02		19%
A little	03		14%
None	04		53%
Don't know			
	98		4%
Refused	99		1%

«QA21 »

00/08/04 15:11

63: QA22

QA22. Other than social security, are you currently saving any additional money for retirement?

(1 / 215)

	N=	940	100%
Yes	01		74%
No	02 => Q24		26%
Don't know			
	98		*
Refused	99		*

«QA22 »

00/08/04 12:53

64: QA23A

QA23A. Are you currently contributing to an employer sponsored retirement plan, a pension, a 401(K) or some other type of plan?

(1 / 217)

	N=	721	100%
Yes	01		75%
No	02		25%
Don't know			
	98		*
Refused	99		*

Note: Base is non-retired workers who are currently saving money for retirement other than Social Security (74% of non-retired workers)

«QA23A »

00/08/04 13:27

65: QA23B

QA23B. Are you currently contributing to non-employer sponsored savings accounts, IRA's, or other savings plans to prepare for retirement?

(1 / 219)

	N=	721	100%
Yes	01 => Q24		66%
No	02 => Q24		33%
Don't know			
	98 => Q24		1%
Refused	99 => Q24		1%

Note: Base is non-retired workers who are currently saving money for retirement other than Social Security (74% of non-retired workers)

«QA23B »

00/08/04 17:11

66: QB11

QB11. At what age did you retire from full-time work for pay? (ENTER ACTUAL AGE)

(1 / 221)

SE 00 97

	N=	42	100%
Under 50			39%
51-55			16%
56-60			6%
61-65			23%
66-70			11%
Don't know			
	98		6%
Refused	99		—

«QB11 »

00/08/04 19:09

67: QB12

QB12. Which of the following statements best describes your current retirement situation? Have you... (READ CHOICES 1-5)

(1 / 223)

	N=	42	100%
Retired from your main job but work full-time for pay doing something else			
	01		24%
Work part-time mainly for the needed income it provides			
	02		18%
Work part-time mainly for interest or enjoyment			
	03		27%
Started your own business			
	04		15%

Primarily done volunteer work
 05 —
 Other 06 11%
 Don't know
 98 4%
 Refused 99 —
 «QB12 »
 «O_QB12 »

00/08/04 12:53
68: IQB13
IQB13. Different people use different ways of supporting themselves in retirement. I'm going to read you a list of different ways people support themselves in retirement. For each, please tell me how big a role this source of income plays in your retirement. Does it provide a lot, some, a little, or none of your income in retirement. First is....
 (1/ 225)
 N= 42 100%
 Continue 01
 «IQB13 »

00/08/04 17:11
69: QB13
Rotation => QB20
QB13 Income from a part-time job (PROBE: Is a lot, some, a little, or none of your retirement income)
 (1/ 227)
 N= 42 100%
 A lot 01 16%
 Some 02 20%
 A little 03 29%
 None 04 35%
 Don't know
 98 —
 Refused 99 —
 «QB13 »

00/08/04 17:12
70: QB14
QB14. Income or money from personal savings and investments, such as stocks, IRA's, savings accounts (PROBE: Is this a lot, some, a little, or none of your retirement income)
 (1/ 229)
 N= 42 100%
 A lot 01 35%
 Some 02 23%
 A little 03 18%
 None 04 15%

Don't know
 98 3%
 Refused 99 7%
 «QB14 »

00/08/04 17:12
71: QB15
QB15. Employer-sponsored pension or 401(K) (PROBE: Is this a lot, some, a little, or none of your retirement income)
 (1/ 231)
 N= 42 100%
 A lot 01 34%
 Some 02 14%
 A little 03 10%
 None 04 34%
 Don't know
 98 3%
 Refused 99 5%
 «QB15 »

00/08/04 17:12
72: QB16
QB16. Social Security (PROBE: Is a lot, some, a little, or none of your retirement income)
 (1/ 233)
 N= 42 100%
 A lot 01 34%
 Some 02 12%
 A little 03 22%
 None 04 28%
 Don't know
 98 5%
 Refused 99 —
 «QB16 »

00/08/04 17:12
73: QB17
QB17. Income from a spouse (PROBE: Is this a lot, some, a little, or none of your retirement income)
 (1/ 235)
 N= 42 100%
 A lot 01 23%
 Some 02 18%
 A little 03 10%
 None 04 45%
 Don't know
 98 2%
 Refused 99 2%
 «QB17 »

00/08/04 17:12
74: QB18
QB18. Income from your children (PROBE: Is this a lot, some, a little, or none of your retirement income)
 (1/ 237)
 N= 42 100%
 A lot 01 2%
 Some 02 5%
 A little 03 5%
 None 04 84%
 Don't know
 98 2%
 Refused 99 2%
 «QB18 »

00/08/04 17:12
75: QB19
QB19. Money you have inherited from your parents or another relative other than your spouse (Is this a lot, some, a little, or none of your retirement income)
 (1/ 239)
 N= 42 100%
 A lot 01 2%
 Some 02 10%
 A little 03 8%
 None 04 73%
 Don't know
 98 4%
 Refused 99 2%
 «QB19 »

00/08/04 17:12
76: QB20
QB20. Money you have made by selling a previous home (PROBE: Is this a lot, some, a little, or none of your retirement income)
 (1/ 241)
 N= 42 100%
 A lot 01 11%
 Some 02 6%
 A little 03 6%
 None 04 74%
 Don't know
 98 4%
 Refused 99 —
 «QB20 »

00/08/04 12:53
77: QB21
QB21. Do you currently receive Social Security benefits?
(1/ 243)

N=	42	100%
Yes 01		47%
No 02		50%
Don't know 98		3%
Refused 99		—

«QB21 »

00/08/04 15:16
78: QB21A
QB21A. Other than social security, do you currently have any additional money saved for retirement?
(1/ 245)

N=	42	100%
Yes 01 => QB22		69%
No 02		28%
Don't know 98 => Q24		—
Refused 99 => Q24		2%

«QB21A »

00/08/04 15:17
79: QB21B
QB21B. What is the primary reason why you do not have additional money saved?
(1/ 247)

N=	13	100%
Don't need to 01 => Q24		16%
Didn't have enough income 02 => Q24		14%
Cost of living/living expenses 03 => Q24		31%
Saved for other things, such as child's college education 04 => Q24		7%
Thought would have time to save for retirement later 05 => Q24		—
Other 06 => Q24		25%
Don't know 98 => Q24		—
Refused 99 => Q24		8%

«QB21B »
«O_QB21B »

00/08/04 12:53
80: QB22
QB22 Do you currently receive money from an employer sponsored retirement plan, either a pension, a 401(K) or some other type of plan?
(1/ 249)

N=	29	100%
Yes 01		65%
No 02		35%
Don't know 98		—
Refused 99		—

Note: Base is retired workers who currently have retirement savings (69% of retired workers)
«QB22 »

00/08/04 12:53
81: QB23
QB23 Do you currently receive income from non-employer sponsored savings accounts, IRA's, or other savings plans you contributed to while you were working to prepare for retirement?
(1/ 251)

N=	29	100%
Yes 01		67%
No 02		33%
Don't know 98		—
Refused 99		—

Note: Base is retired workers who currently have retirement savings (69% of retired workers)
«QB23 »

00/08/09 12:25
82: Q24
Q24. Who do you think should be primarily responsible for helping workers prepare for retirement? Workers, employers or the government? (IF COMBINATION PROBE: Who should be PRIMARILY responsible?)
(1/ 253)

N=	1005	100%
Workers 01		41%
Employers 02		16%
Government 03		15%
Neither 04		*
Workers and employers 05		7%

Workers and government 06 2%
Government and Employers 07 4%
All three equally 08 13%
*Other 09 **
Don't know 98 1%
*Refused 99 **
«Q24 »
«O_Q24 »

00/08/04 17:16
83: Q25
Q25. Which presidential candidate has the best plan for helping Americans prepare for retirement? (ASK AS OPEN END)
(1/ 255)

N=	1005	100%
Al Gore 01		23%
George W. Bush 02		21%
Ralph Nader 03		1%
Pat Buchanan 04		*
Other 05		2%
None 06		6%
Don't know 98		46%
Refused 99		1%

«Q25 »
«O_Q25 »

00/08/04 15:20
84: IQ26
IQ26. For the following statements, please rate each statement from 0-10, where 0 means strongly disagree, 10 means strongly agree, and 5 means neither agree or disagree. The first statement is...
(1/ 257)

N=	1005	100%
Continue 01		

«IQ26 »

00/08/04 15:20
 85: Q26
 Rotation => Q31
 Q26. The federal Government should do more to help workers save for retirement. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree nor disagree)
 (1/ 259)
 SE 0 10

N=	1005	100%
0-4		21%
5		22%
6-8		24%
9-10		31%
Don't know		
98		1%
Refused	99	*
Mean		6.33
Standard Deviation		3.22

«Q26 »

00/08/04 15:20
 86: Q27
 Q27. Employers should do more to help workers save for retirement. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree nor disagree)
 (1/ 261)
 SE 0 10

N=	1005	100%
0-4		11%
5		21%
6-8		30%
9-10		37%
Don't know		
98		1%
Refused	99	*
Mean		7.12
Standard Deviation		2.74

«Q27 »

00/08/04 15:20
 87: Q28
 Q28. I do not believe people should retire so long as they are physically able to work. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree nor disagree)
 (1/ 263)
 SE 0 10

N=	1005	100%
0-4		52%
5		22%
6-8		9%
9-10		15%
Don't know		
98		1%
Refused	99	*
Mean		3.80
Standard Deviation		3.54

«Q28 »

00/08/04 17:17
 88: Q29
 => +1 if QB21==01
 Q29. Social Security and Medicare will still be available to me when I retire. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree nor disagree)
 (1/ 265)
 SE 0 10

N=	988	100%
0-4		37%
5		20%
6-8		15%
9-10		25%
Don't know		
98		3%
Refused	99	*
Mean		5.25
Standard Deviation		3.51

«Q29 »

00/08/04 15:21
 89: Q30
 Q30. Saving for retirement is very important to me. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree or disagree)
 (1/ 267)
 SE 0 10

N=	1005	100%
0-4		4%
5		6%
6-8		17%
9-10		72%
Don't know		
98		*
Refused	99	*
Mean		8.84
Standard Deviation		2.07

«Q30 »

00/08/04 17:32
 90: Q31
 => +1 if Q10==01
 Q31. I am doing a good job of saving for retirement. (ENTER NUMBER 0 THROUGH 10) (0 means strongly disagree, 10 means strongly agree, and 5 means neither agree or disagree)
 (1/ 269)
 SE 0 10

N=	964	100%
0-4		26%
5		21%
6-8		30%
9-10		22%
Don't know		
98		1%
Refused	99	*
Mean		5.87
Standard Deviation		3.09

«Q31 »

00/08/04 17:33
91: Q32
 => +1 if Q10==01
Q32. Which statement best describes how you feel about your retirement?
 (1/ 271)

N=	964	100%
----	-----	------

I am very confident that I will be able to retire when I want

01	29%
----	-----

I am somewhat confident that I will be able to retire when I want

02	48%
----	-----

I am not very confident that I will be able to retire when I want

03	12%
----	-----

I am not all confident that I will be able to retire when I want

04	5%
----	----

I have not yet begun to plan for my retirement

05	7%
----	----

Don't know

98	1%
----	----

Refused 99 *

«Q32 »

00/08/04 15:23
92: IQD1
IQD1. For classification purposes only, I am going to ask you some questions about yourself..
 (1/ 273)

N=	1005	100%
----	------	------

Continue 01

«IQD1 »

00/08/04 17:19
93: QD1
 => QD4 if QS1==2
QD1. I am going to read you a list of occupations, please tell me the one that most closely corresponds to the work you do for your primary employer
 (1/ 275)

N=	955	100%
----	-----	------

Professional

01	35%
----	-----

Managerial

02	13%
----	-----

Service

03	16%
----	-----

Manufacturing

04	8%
----	----

Processing

05	2%
----	----

Technical

06	9%
----	----

Clerical and sales

07	10%
----	-----

Agriculture

08	3%
----	----

Other

09	5%
----	----

Don't know

98	1%
----	----

Refused 99 *

«QD1 »

00/08/04 17:20
94: QD2
QD2. Which best describes your current, primary employer? Is it a...
 (1/ 277)

N=	955	100%
----	-----	------

Private, for profit business

01	57%
----	-----

The government

02	18%
----	-----

A non-profit organization, or

03	11%
----	-----

Myself-I am self-employed

04	12%
----	-----

Don't Know

98	1%
----	----

Refused 99 *

«QD2 »

00/08/04 17:20
95: QD3
QD3. How many people does the organization or company where you work employ? Is it...(READ CHOICES 1-4)
 (1/ 279)

N=	955	100%
----	-----	------

Less than 25 people

01	29%
----	-----

25 or more, but less than 100,

02	15%
----	-----

100 or more, but less than 250, or

03	13%
----	-----

more than 250 workers.

04	43%
----	-----

Don't Know

98	1%
----	----

Refused 99 *

«QD3 »

00/08/04 12:53
96: QD4
QD4. Are you currently registered to vote?
 (1/ 281)

N=	1005	100%
----	------	------

Yes

01	81%
----	-----

No

02	19%
----	-----

Don't know

98	*
----	---

Refused 99 *

«QD4 »

00/08/04 19:09
97: QD5
QD5. In politics as of today, do you consider yourself to be a Democrat, Republican, independent or something else?
 (1/ 283)

N=	1055	100%
----	------	------

Democrat

01	33%
----	-----

Republican

02	24%
----	-----

Independent

03	23%
----	-----

Other

04	8%
----	----

Don't know

98	9%
----	----

Refused 99 2%

«QD5 »

«O_QD5 »

00/08/04 17:22
98: QD6
QD6. [AGE]
 (1/ 285)

N=	1055	100%
----	------	------

18 - 19

5%

20 - 24

11%

25 - 29

12%

30 - 34

12%

35 - 39

13%

40 - 44

14%

45 - 49

12%

50 - 54

9%

55 - 59

7%

60 - 64

3%

65 - 69

2%

70 - 74

1%

75+

1%

Don't know

*

Refused

1%

«QD6 »

100: QD8
D8 [Total Household Income]
(1/ 288)

N=	1014	100%
Under \$10,000		
01		3%
\$10,000 to less than \$20,000		
02		5%
\$20,000 to less than \$30,000		
03		10%
\$30,000 to less than \$40,000		
04		12%
\$40,000 to less than \$50,000		
01		15%
\$50,000 to less than \$75,000		
02		20%
\$75,000 or more		
03		24%
Don't know		
98		5%
Refused	99	6%

00/08/04 17:22

QD9

QD9. Do you have a long term health problem or impairment that limits the kind or amount of work, housework or other activities that you can do?

(1/ 297)

N=	1366	100%
Yes	01	10%
No	02	90%
Don't Know		
98		*
Refused	99	1%

«QD9 »

00/08/04 12:53

104: QD10

QD10. Are you black, white, Hispanic, Asian, Native American or something else?

(1/ 299)

N=	1366	100%
Black	01	12%
White	02	74%
Hispanic	03	7%
Asian	04	3%
Native American		
05		1%
Other	06	2%
Biracial	07	1%
Don't know		
98		*
Refused	99	1%

«QD10 »

108: THANK

Thank you for your time. That's all the questions I have.

00/08/29 9:32

109: QD11

=> END if QS1>=3

QD11. (GENDER BY OBSERVATION)

(1/ 309)

N=	1366	100%
Male	01	51%
Female	02	49%

«QD11 »

Notes:

Results reported reflect weighted percentages and unweighted sample sizes

*** Indicates less than .5% of responses in category**

— Indicates no responses in category
Percentages of all responses to a question may add to more than 100% because of rounding.

John J. Heldrich Center for
Workforce Development

solutions at work



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