

**Issues and Concerns of the 50+**  
**2014 AARP Survey of Maine Registered**  
**Voters Age 50 and Older**

**Report**  
**Prepared by**  
**Katherine Bridges**

**July 2014**

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AARP Research  
601 E Street NW  
Washington, DC 20049  
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## Issues and Concerns of the 50+

### 2014 AARP Survey of Maine Registered Voters Age 50 and Older

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***Maine registered voters age 50+ are concerned about their financial security and maintaining their independence as they grow older, and they are more likely to vote for candidates who are committed to working on their issues of concern.***

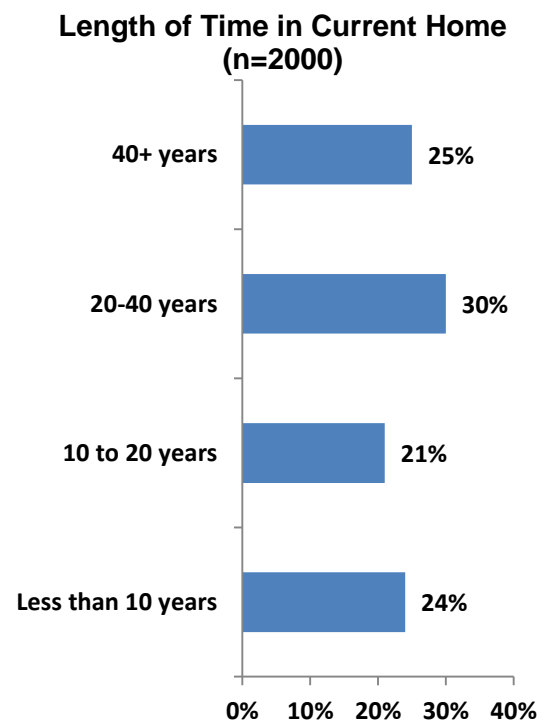
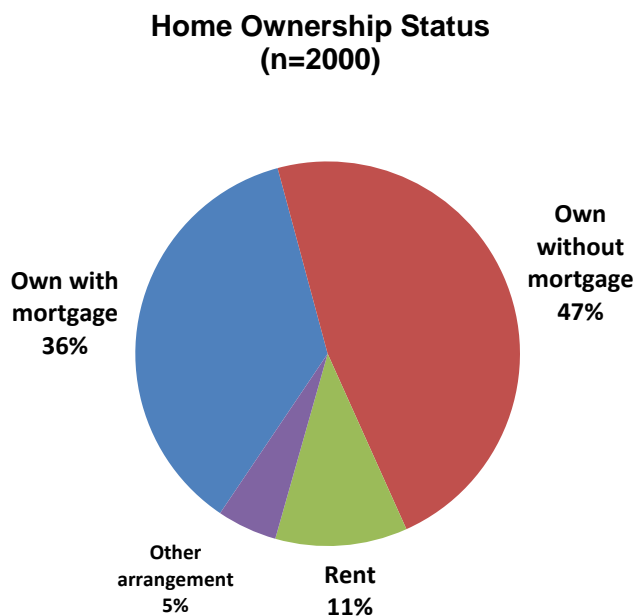
- ❖ Given that Maine residents age 50 and older want to remain in their own communities as they age, nearly three-quarters of Maine registered voters age 50 and older think funding services that enable seniors to remain in their homes for as long as possible should be a top or high priority for elected officials in the state.
- ❖ Nearly seven out of ten think it should be a top or high priority for Maine elected officials to support age-friendly communities by funding services, programs, or infrastructure changes that enable residents to age in place.
- ❖ Older Mainers are generally satisfied with the accessibility of retailers and recreation activities in their communities. However, there is a considerable amount of dissatisfaction when it comes to getting around easily and safely on the roads in their communities.
- ❖ Most registered Maine voters age 50 and older have been family caregivers or expect to be in the future. Given this large proportion of the population that is affected by this issue, it is not surprising that the vast majority also think it should be a top or high priority for elected officials in Maine to fund services that support family caregivers.
- ❖ Less than half of those in the labor force are confident they will be able to retire at some point, and there is considerable amount of concern about having financial security in retirement. More than half are worried they will not have Social Security or Medicare available to them in the future, with those most likely to be reliant on these programs showing even greater levels of concern.
- ❖ When making their voting decisions for Maine State and Congressional elections, six in ten Maine voters age 50 and older say they are likely to vote for candidates who will work on issues that enable older Mainers to have financial stability as long as possible, which includes ensuring they have affordable prescription drugs, affordable homes, safe-guards against scams, and adequate work opportunities.

AARP Maine commissioned a telephone survey of 2,000 Maine registered voters age 50 and older to hear their opinions on issues of importance to them during the 2014 mid-term elections. This report highlights results from residents interviewed between May 16 and May 25, 2014. The data in this report has been weighted by age and gender to reflect the Maine population age 50 and older. The survey has a margin of error of  $\pm 2.2$  percent.

## Age-Friendly Communities

An age-friendly community provides resources that allow residents to age-in-place, and fosters residents' engagement in their community's civic, economic, and social life. AARP has long supported older adults' desire to age in place. During a lifetime, people develop connections to their community and form relationships with neighbors, doctors, restaurant owners, and shopkeepers. They become intimately familiar with the route to downtown, the best places to view fall foliage or get a lobster roll, or where to find help when they need it. These associations, of value to both the individual and the community, can play a pivotal role in successful aging.<sup>1</sup>

Most Maine registered voters age 50 and older own their homes, and nearly half own their home without a mortgage. Overall, these residents have been in their current locations on average for 25 years, with over half residing in their current homes for at least 20 years.



Mainers age 50 and older with household incomes below \$20,000 are three times more likely than the average to be renters (37%), and they are twice as likely to have a living arrangement other than owning or renting a home (10%). As might be expected with renters, compared to those with higher incomes, these residents more often (31%) have lived in their current location for less than ten years.

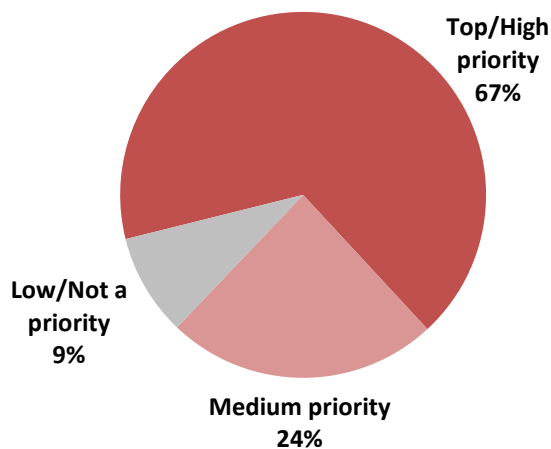


Women are more likely than men to be renters (13% vs. 9%) or have some other arrangement, such as living with a family member (7% vs. 4%).

<sup>1</sup> Aging in Place: A State Survey of Livability Policy and Practices. AARP and NCSL, 2011. <http://www.aarp.org/home-garden/livable-communities/info-11-2011/Aging-In-Place.html>

“Aging in place” refers to the ability of community members to live in their own homes and communities safely, independently, and comfortably, regardless of age, income, or ability level. The majority (66%) of Maine registered voters age 50 and older think their homes are safe for an older person and are very confident they could stay in their current residence for as long as they would like without any major modification. Still, nearly seven out of ten think it should be a top or high priority for Maine elected officials to support age-friendly communities by funding services, programs, or infrastructure changes that enable residents to age in their homes and communities.

**Level of Priority for Maine Elected Officials to Support Age Friendly Communities through Funding and Programs (n=2000)**



*79% of low-income Mainers say age-friendly communities should be a top or high priority*



Income undoubtedly contributes to confidence in one’s ability to remain in their current home without modifications for safety. Only 55 percent of those with incomes below \$20,000 a year are confident their homes are safe and without need for modification compared to 67 percent of those with incomes above \$75,000.



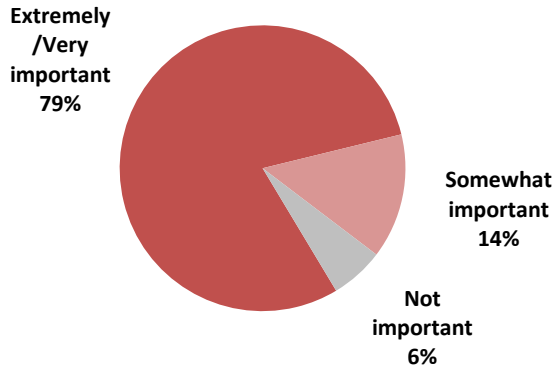
Women are less confident than men (68% vs. 63%) that their homes are safe and without need of modification for them to continue to live there as they age. Not surprising then, that women are more likely than men to rate age-friendly communities as a priority for elected officials to attend to in Maine (72% vs. 61%).



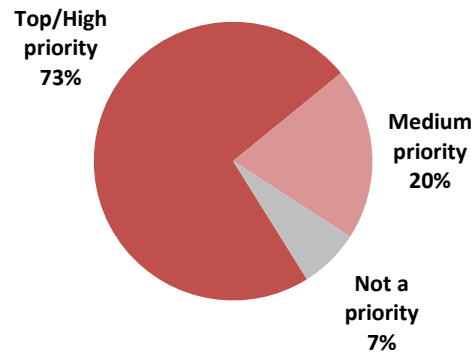
Democrats (80%) and Independents (67%) are more likely to see age-friendly communities as a top or high priority for elected officials than Republican Mainers (51%) age 50+.

Four out of five Maine voters age 50 and older say it is extremely or very important for them to remain in their homes as they age. As such, nearly three-quarters of Maine residents age 50 and older think funding services that enable seniors to remain in their homes for as long as possible, such as home health care, personal care, and transportation, should be a top or high priority for elected officials in the state.

**Importance of Remaining at Home  
(n=2000)**



**Level of Priority for Elected Officials to Support Funding Services That Enable Seniors to Remain in Their Homes  
(n=2000)**



Most (84%) Maine voters age 50 and older in households earning less than \$20,000 say it is extremely or very important to them to be able to remain in their homes as they get older. These lower income residents are also the most likely to say it should be a high or top priority for elected officials to fund services that enable older adults to remain in their homes.



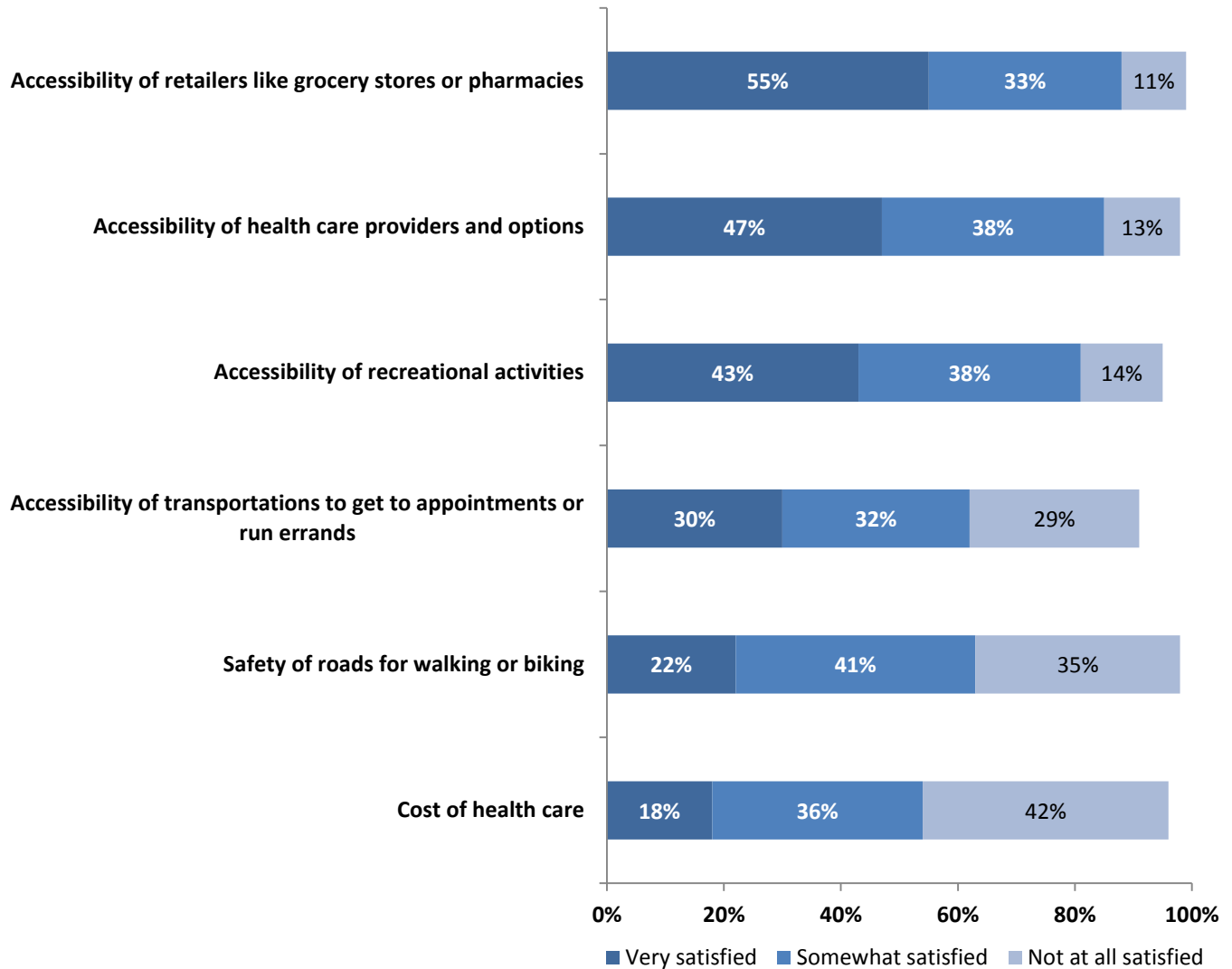
For women, being able to remain at home with advancing age is of great importance, and, more often than men, women say it should be a top or high priority for elected officials to ensure funding is available for the services that will enable them to do so (79% vs. 66%).



Nearly all Maine voters 50 and older, regardless of political party, feel it is important to be able to age in place. While Democrats are most likely to rate funding of services that enable older adults to remain in their homes as a top or high priority, the majority of Independents and Republicans also feel it should be a high priority for elected officials in the state (88% Dem.; 72% Ind.; 55% Rep.).

Maine voters age 50 and older are generally satisfied with the accessibility of retailers and recreation activities in their communities. However, there is a considerable amount of dissatisfaction when it comes to getting around easily and safely on the roads in their communities. While residents report the accessibility of health providers in their communities as being quite satisfactory, they are not satisfied with how much it costs to access these services.

**Level of Satisfaction about Community Attributes  
(n=2000)**



Higher income residents are generally more satisfied with accessibility of services and providers in their communities. Those making less than \$20,000 a year are particularly dissatisfied (18%) with the accessibility of health care providers and services in their community.



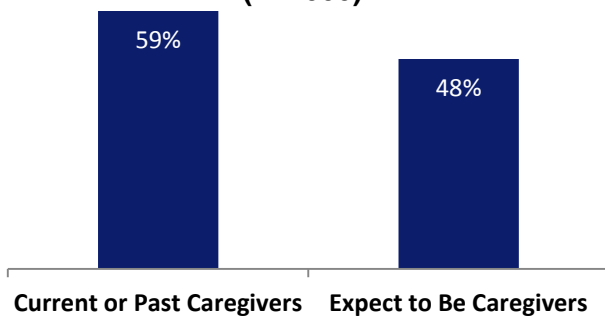
Women are less likely to be satisfied with the ability to get around in their community compared to men, particularly with the accessibility of transportation (Not satisfied: 31% vs. 26%) and the safety or roads for walking or biking (Not satisfied: 37% vs. 32%).

## Caregiving

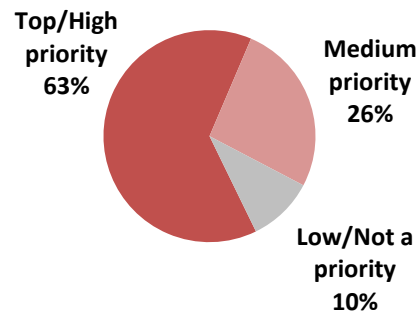
A family caregiver is someone who provides unpaid care for an adult loved one who is ill, frail, elderly, or has a physical, mental, or emotional disability. This unpaid care may include assisting with personal needs like bathing and dressing, household chores, meals, shopping, transportation, or managing finances or medical care. In 2009, it was estimated there were 191,000 family caregivers in Maine who provided over \$2.3 billion in unpaid care to help older family members and friends remain in the community.<sup>2</sup>

In this survey, three out of five registered Maine voters age 50 and older say they have been or are currently family caregivers; seven out of ten think it is at least somewhat likely they will be caregivers in the future. Given so many are affected by this issue, it is not surprising that the vast majority also think it should be a top or high priority for elected officials in Maine to fund services, such as adult day programs and respite care, that support family caregivers.

**Percentage of Maine Voters Age 50+ Who Have Been or Expect to be Family Caregivers (n=2000)**



**Level of Priority for Elected Officials to Fund Services Supporting Family Caregivers (n=2000)**



While the expectation of becoming a caregiver seems to increase with income, the actual role of family caregiving does not appear to be affected by income at all, with similar percentages of Maine voters age 50+ across all income ranges reporting they have been a caregiver. Lower income Mainers, however, are more likely to believe it should be a top or high priority for elected officials to fund services to support family caregivers with three-quarters (74%) of those earning less than \$20,000 a year saying it should be a priority.



Women more often report they have been a family caregiver to an older friend or relative, with nearly two thirds (65%) saying they are currently or have been in this role, and over half (51%) expecting to be in the future. About one-quarter (24%) of women say they are worried about having to care for an aging parent, compared to 16 percent of men. Given these responses, it is not surprising to find women are more likely to say funding for caregiver supports should be a top or high priority for elected officials (70% vs. 55%).



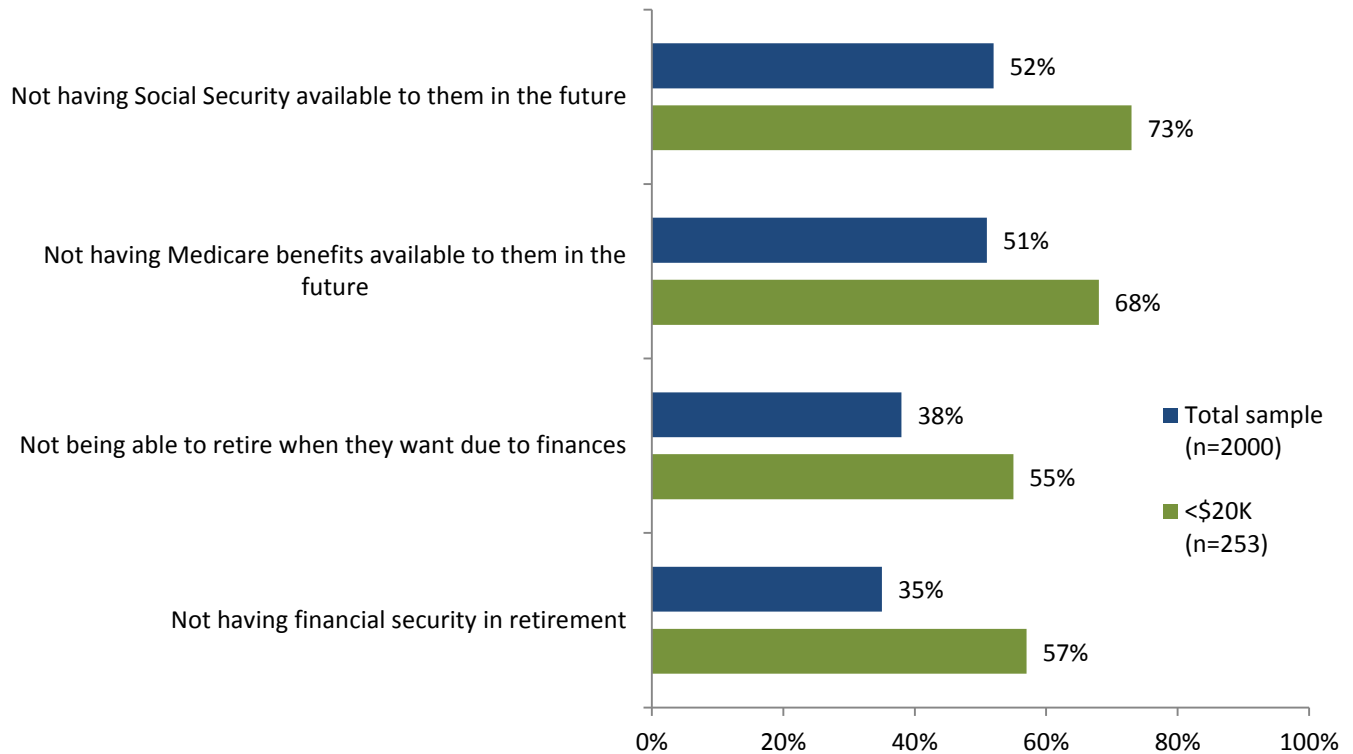
Republicans are more likely to anticipate having a caregiver role in the future than Democrats (51% vs. 45%), yet fewer are worried about caring for an aging parent (14% vs. 23%), and they are less likely (44%) to say funding services that support family caregivers should be a top or high priority for elected officials (44% vs. 79% Dem. and 61% Ind.).

<sup>2</sup> *Valuing the Invaluable: The Economic Value of Family Caregiving*. AARP Public Policy Institute, 2009. <http://assets.aarp.org/rgcenter/ppi/ltc/fs229-ltc.pdf>

## **Financial Security**

About half (47%) of registered voters age 50 and older are employed, with 17 percent of those over the age of 65 still working as well. Less than half (46%) of those in the labor force are confident they will be able to retire at some point, and there is a considerable amount of concern about having financial security in retirement. More than half are worried they will not have Social Security or Medicare available to them in the future, with those most likely to be reliant on these programs showing even greater levels of concern.

**Percent of Maine Voters Age 50+ Who Are Extremely/Very Worried About Issues Related to Financial Security in Retirement**



As expected, financial concerns are greatest among those with the lowest incomes, and retirement security issues are just as prevalent among this population. Nearly half (49%) of those earning less than \$20,000 are not confident they will be able to retire at some point, compared to only 14 percent of those earning \$75,000 or more. Moreover, these lower income residents are considerably more worried about each of the retirement security issues presented as shown in the graph above.

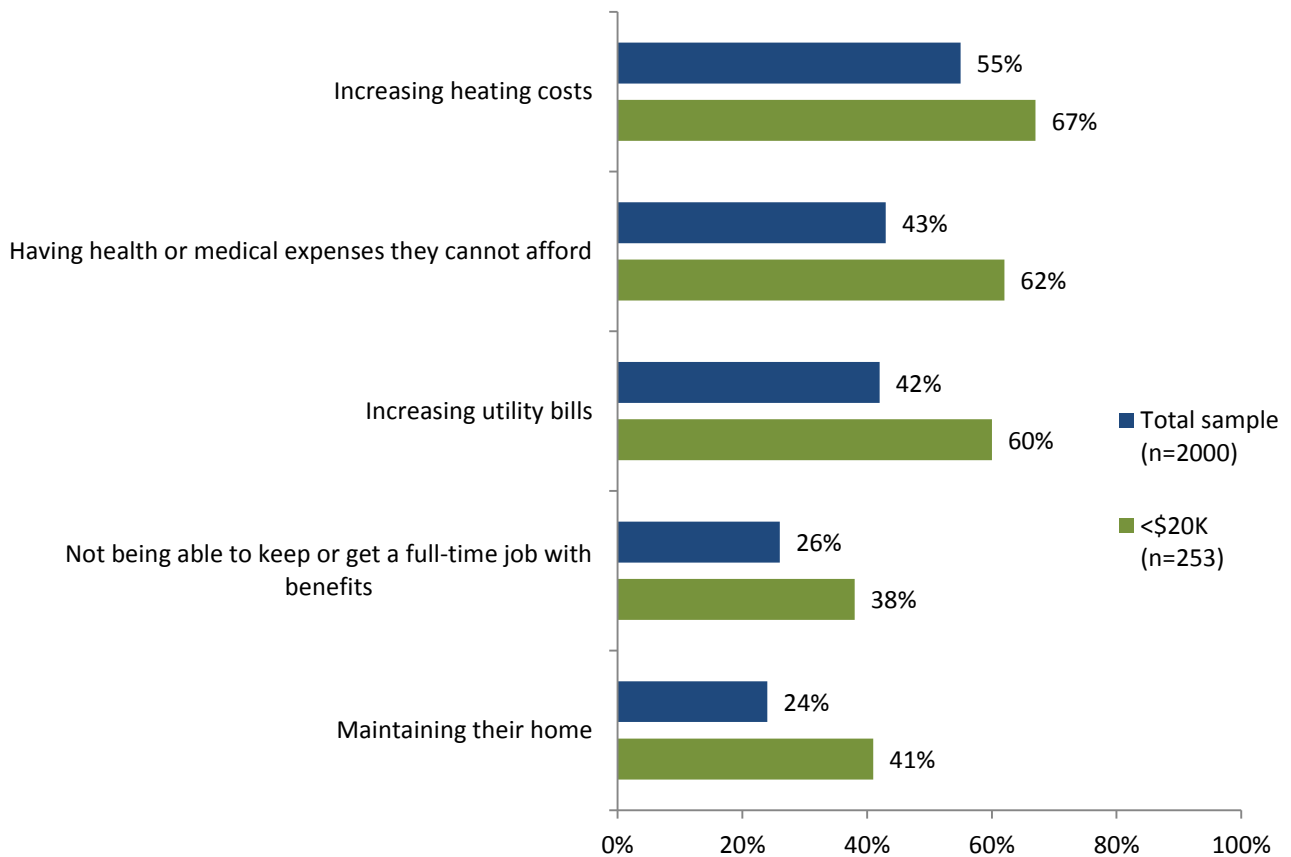


Women show even greater anxiety than men about having financial security in retirement (39% vs. 30%). In fact, nearly half (46%) of female registered voters age 50 and older who are still working are worried they will not be able to retire when they want due to financial reasons. Compared to men, they are also significantly more worried about not having Social Security (57% vs 47%) and Medicare (56% vs 45%) available to them in the future.



Of the financial security issues presented, increasing living costs, such as heating, utilities and home maintenance are of significant concern to older registered voters in Maine. Having health or medical expenses they cannot afford worries many registered voters in Maine, as well, particularly those who are ages 50 to 64 and not yet eligible for Medicare. Similarly, those ages 50-64 are twice as likely as older Maine residents to be worried about not being able to keep or get a full-time job with benefits (28% vs. 13%).

**Percent of Maine Voters Age 50+ Who Are Extremely/Very Worried About Financial Security Issues**



Three-quarters of registered voters age 50 and older who earn less than \$20,000 a year are not currently working, most often because they are retired (48%), but over a quarter (26%) are not in the labor force for some other reason. For these individuals, increasing their income to compensate for rising costs may not be feasible so it stands to reason they would have significantly greater concerns about many of the issues impacting their financial security.

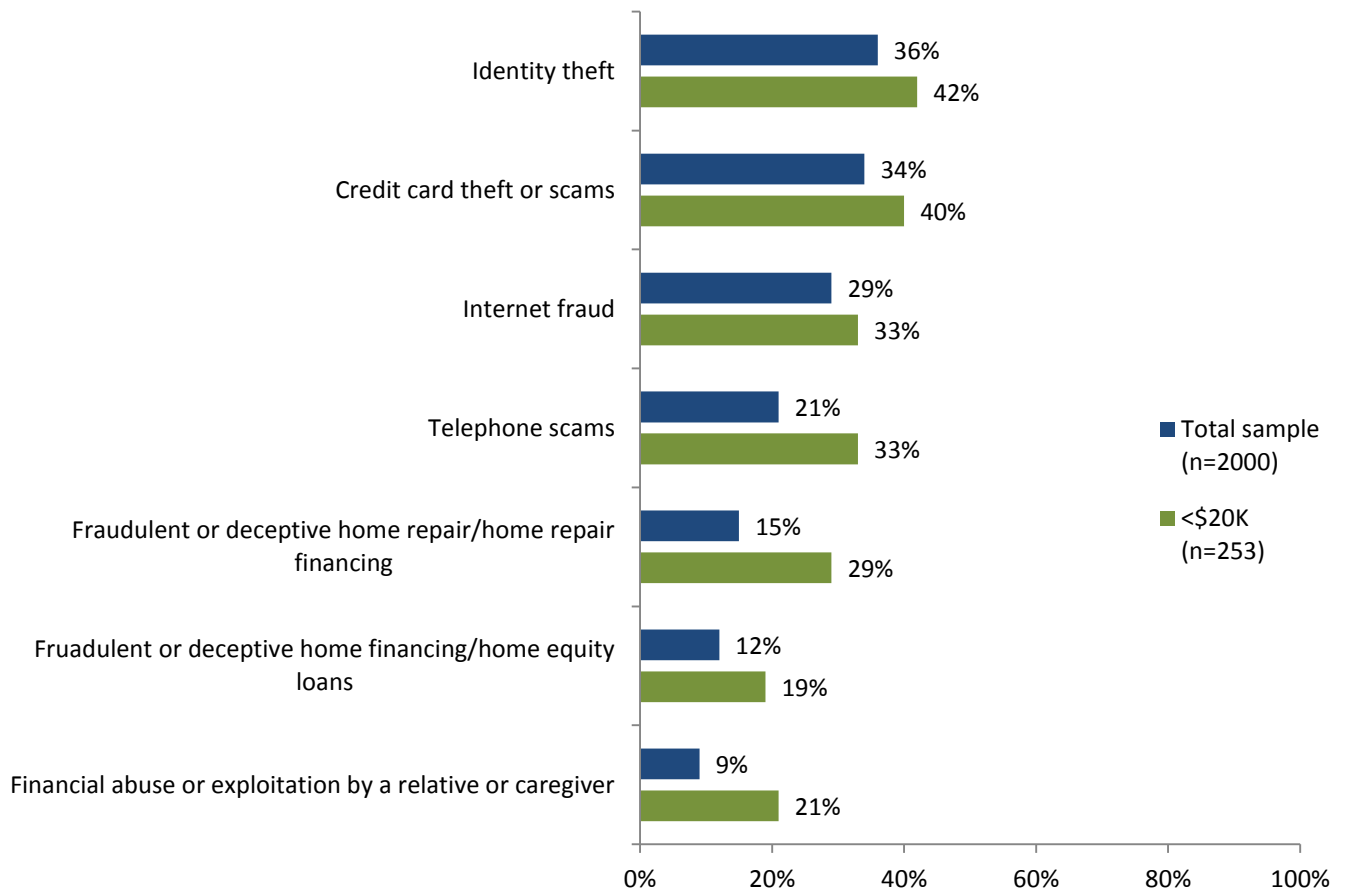


Maine women age 50 and older who are registered to vote tend to earn less than their males counterparts: 51 percent of these women have household incomes below \$50,000 compared to 41 percent of men. Given their lower incomes, it is not surprising they show greater levels of concern about many of the issues impacting their financial security, such as increasing heating costs (59% vs. 50%) and utility bills (44% vs. 40%), having medical expenses they cannot afford (47% vs. 39%) and maintaining their home (27% vs. 21%).

## Consumer Protection

Four out of ten registered voters in Maine age 50 and older have encountered a fraud or scam (25%) or know someone else who has (16%) in the past five years. While age does not appear to be a factor in having personally experienced fraud, those who are age 50 to 64 are more likely than older Mainers to know someone who has experienced it (20% vs 10%). This prevalence of fraud undoubtedly has contributed to the number of Mainers who are worried about various types of scams and fraud attempts. Identity theft tops the list of fraud types Mainers age 50 and older are concerned about, followed by credit card theft or scams and internet fraud, with those ages 50 to 64 being more likely to have strong concerns about these types of fraud. In fact, identity theft is the most common fraud in Maine.

### Types of Fraud Mainers 50+ Are Extremely/Very Worried About



Respondents with incomes below \$20,000 are significantly more likely to be concerned about each of these types of fraud as noted in the graph above. One of the most significant findings is that these residents are four times more likely to be concerned with financial abuse or exploitation by a relative or caregiver than those with incomes greater than \$50,000 (21% vs. 5%).

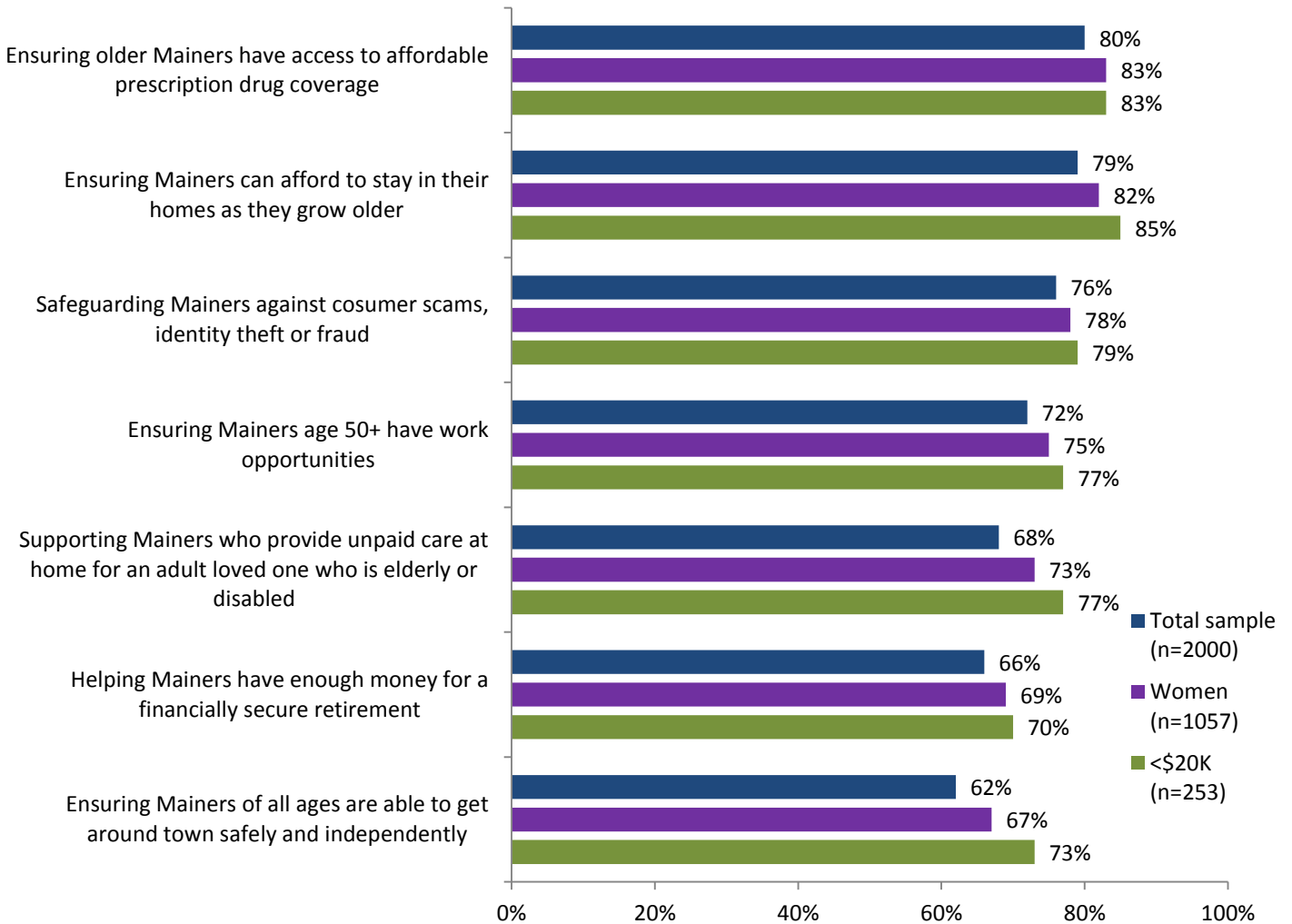


Women are slightly less likely to report having been scammed in the past five years than men (22% vs. 28%); however they express greater levels of concern about certain types of fraud including internet fraud (31%), telephone scams (24%) and home repair fraud (17%).

## Issues of Importance to 50+ Maine Voters

When making their voting decisions for Maine State and Congressional elections, Maine registered voters age 50 and older say they are likely to vote for candidates who will work on issues that enable older Mainers to have financial stability as long as possible, which includes ensuring they have affordable prescription drugs, affordable homes, safe-guards against scams, and adequate work opportunities. Mainers age 50 and older are also likely to vote for candidates who support family caregivers providing unpaid care at home to elderly or disabled adults.

**Percent of Mainers Who Are Likely to Vote for Candidates Working on Issues**



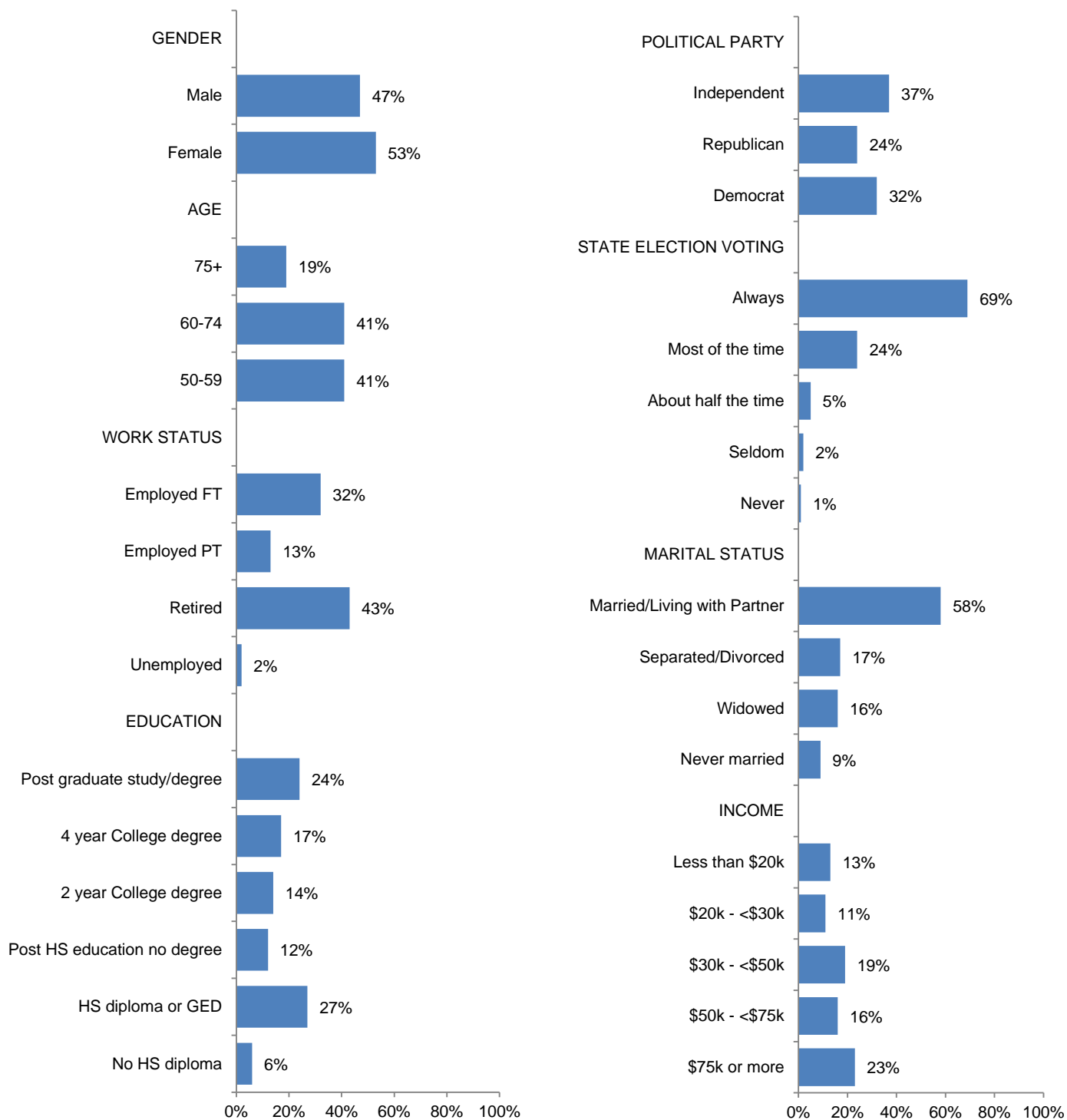
Income matters when it comes to candidate positions on all of these issues. Compared to all respondents, Mainers CD-1 voters age 50+ with households incomes below \$20,000 are considerably more likely to support candidates who attend to these issues of financial security and independence.



Financial security and independence are clearly important to female voters age 50+ in Maine, as well. Compared to men, they are more likely to be supportive of candidates who say they will work on issues of that will enable them to maintain their independence as they age.

## Demographic Profile of Respondents

(n=2,000)



**2014 Maine Telephone Survey of Registered Voters 50+  
(N=2000, sampling error = ±2.2%)**

**INTRODUCTION**

Hello, this is \_\_\_\_\_ calling from \_\_\_\_\_, a national opinion research firm. We are not telemarketers and are not trying to sell you anything. We are calling Mainers to ask about their opinions on some issues that may affect them and their families and would like to include your views in our study. We would greatly appreciate your participation and all of your responses will be kept entirely confidential.

**SCREENER**

S1. First, to ensure that we interview a wide variety of people, I have a few questions about you. Can you please tell me your age as of your last birthday? [CAPTURE ACTUAL AGE. DON'T READ LIST UNLESS NECESSARY. USE THE AGE GROUPS BELOW TO KEEP TRACK OF HOW MANY RESPONDENTS WE ARE GETTING IN EACH GROUP.]

	N=	2000	
1.	Under 50	-	[ASK TO SPEAK TO SOMEONE IN THE HH AGE 50 OR OLDER]
2.	50-54	20.6%	
3.	55-59	20.1%	
4.	60-64	17.4%	
5.	65-69	13.5%	
6.	70-74	9.7%	
7.	75-79	7.4%	
8.	80-84	5.8%	
9.	85 or older	5.5%	
99.	REFUSED	-	[GO TO S1B.]

S2. [If refused in S1:] We understand that some people are not comfortable giving their age, but would you let me know which of the following age ranges you fall into?

1.	Under 50	[ASK TO SPEAK TO SOMEONE IN THE HH AGE 50 OR OLDER]
2.	50-59	
3.	60-64	
4.	65-74	
5.	75-85	
6.	85 or older	
99.	REFUSED	[THANK AND TERMINATE]

S3. And, are you registered to vote in Maine?

	N=	2000	
1.	Yes	100.0%	CONTINUE
2.	No	-	[ASK TO SPEAK TO A REGISTERED VOTER AGE 50+ IN THE HOUSEHOLD. IF NONE, TERMINATE]
3.	NOT SURE	-	
4.	REFUSED	-	

S4. RECORD RESPONDENT’S GENDER. ASK ONLY IF ABSOLUTELY NECESSARY:  
 “To ensure it is recorded accurately, could you please state your gender?”

<b>N=</b>	<b>2000</b>
Male	47.2%
Female	52.8%

1. When making your voting decisions for Maine State and Congressional elections, how likely are you to vote for a candidate who will work on [INSERT A-G]? Are you extremely likely, very likely, somewhat likely, not very likely or not at all likely to vote for someone who will work on it? [RANDOMIZE ORDER. RECORD ONE ANSWER FOR EACH. REPEAT RESPONSE SCALE FOR FIRST FEW ONLY.]

Supporting Mainers who provide unpaid care at home for an adult loved one who is elderly or disabled

<b>N=</b>	<b>2000</b>
Extremely likely	29.5%
Very likely	38.2%
Somewhat likely	22.1%
Not very likely	3.6%
Not at all likely	3.4%
Don’t know [DO NOT READ]	2.8%
Refused [DO NOT READ]	0.4%

Safeguarding Mainers against consumer scams, identify theft or fraud

<b>N=</b>	<b>2000</b>
Extremely likely	34.9%
Very likely	41.1%
Somewhat likely	16.7%
Not very likely	3.2%
Not at all likely	2.4%
Don’t know [DO NOT READ]	1.4%
Refused [DO NOT READ]	0.3%

Helping Mainers have enough money for a financially secure retirement

<b>N=</b>	<b>2000</b>
Extremely likely	27.3%
Very likely	38.3%
Somewhat likely	20.0%
Not very likely	5.8%
Not at all likely	5.0%
Don’t know [DO NOT READ]	3.2%
Refused [DO NOT READ]	0.4%

Ensuring older Mainers have access to affordable prescription drug coverage

<b>N=</b>	<b>2000</b>
Extremely likely	37.8%
Very likely	41.7%
Somewhat likely	14.7%
Not very likely	2.0%
Not at all likely	2.5%
Don't know [DO NOT READ]	1.1%
Refused [DO NOT READ]	0.2%

Ensuring Mainers age 50 and older have work opportunities

<b>N=</b>	<b>2000</b>
Extremely likely	30.0%
Very likely	41.8%
Somewhat likely	20.7%
Not very likely	2.7%
Not at all likely	2.3%
Don't know [DO NOT READ]	2.2%
Refused [DO NOT READ]	0.3%

Ensuring Mainers of all ages are able to get around town safely and independently

<b>N=</b>	<b>2000</b>
Extremely likely	25.5%
Very likely	36.8%
Somewhat likely	25.2%
Not very likely	5.1%
Not at all likely	4.5%
Don't know [DO NOT READ]	2.7%
Refused [DO NOT READ]	0.3%

Ensuring Mainers can afford to stay in their homes as they grow older

<b>N=</b>	<b>2000</b>
Extremely likely	36.3%
Very likely	42.6%
Somewhat likely	14.0%
Not very likely	2.8%
Not at all likely	2.2%
Don't know [DO NOT READ]	1.7%
Refused [DO NOT READ]	0.3%

## Age Friendly Community

Next I have a few questions about your home and community.

2. First, which Maine county do you live in? (CODE FROM LIST; DO NOT READ)

N=	2000
Androscoggin	6.0%
Aroostook	6.3%
Cumberland	19.5%
Franklin	2.5%
Hancock	6.1%
Kennebec	8.2%
Knox	3.5%
Lincoln	3.8%
Oxford	4.7%
Penobscot	8.6%
Piscataquis	2.0%
Sagadahoc	2.5%
Somerset	3.7%
Waldo	2.8%
Washington	5.1%
York	13.1%
Don't know (DO NOT READ)	1.7%
Refused (DO NOT READ)	0.1%

3. How long have you lived in your current location?

N=	2000
Mean number of years	25.51

4. Do you own your home with a mortgage, own your home without a mortgage, rent your home from someone else, or do you have another arrangement?

N=	2000
Own with mortgage	35.9%
Own without mortgage	46.7%
Rent	11.1%
Some other arrangement	5.4%
Don't know [DO NOT READ]	0.3%
Refused [DO NOT READ]	0.6%



5. For each of the following, please tell me whether you are very, somewhat, or not at all satisfied with each aspect of your community. How about [INSERT ITEM; RANDOMIZE]? Are you very satisfied, somewhat satisfied, or not at all satisfied?

The accessibility of retailers like grocery stores or pharmacies

<b>N=</b>	<b>2000</b>
Very satisfied	54.8%
Somewhat satisfied	33.0%
Not at all satisfied	10.9%
Not sure	1.1%
Refused	0.2%

The accessibility of health care providers and services

<b>N=</b>	<b>2000</b>
Very satisfied	47.4%
Somewhat satisfied	37.5%
Not at all satisfied	12.5%
Not sure	2.3%
Refused	0.2%

The accessibility of transportation to get to appointments or run errands

<b>N=</b>	<b>2000</b>
Very satisfied	29.7%
Somewhat satisfied	32.2%
Not at all satisfied	28.5%
Not sure	8.3%
Refused	1.3%

The cost of health care

<b>N=</b>	<b>2000</b>
Very satisfied	18.4%
Somewhat satisfied	35.9%
Not at all satisfied	41.7%
Not sure	3.2%
Refused	0.8%

The accessibility of recreational activities

<b>N=</b>	<b>2000</b>
Very satisfied	42.6%
Somewhat satisfied	37.9%
Not at all satisfied	14.2%
Not sure	4.6%
Refused	0.7%

The safety of roads for walking or biking

N=	2000
Very satisfied	22.2%
Somewhat satisfied	40.7%
Not at all satisfied	34.6%
Not sure	2.3%
Refused	0.3%

6. The term “Aging in place” is defined as the ability to live in one’s own home and community safely, independently and comfortably, regardless of age, income or ability level. How much of a priority should it be for Maine elected officials to support age-friendly communities by funding services, programs, or infrastructure changes that enable residents to age in place? Should it be a...

N=	2000
Top priority	32.0%
High priority	34.9%
Medium priority	23.6%
Low priority	4.2%
Not a priority at all	4.3%
Not sure [DO NOT READ]	0.8%
Refused [DO NOT READ]	0.2%

7. As people age, they may discover that their home is not safe or suitable for an older person. How confident are you that you could stay at your current residence for as long as you like without any major modifications? Are you...

N=	2000
Extremely confident	31.4%
Very confident	34.1%
Somewhat confident	23.0%
Not very confident	6.9%
Not at all confident	4.0%
Don’t know [DO NOT READ]	0.5%
Refused [DO NOT READ]	0.1%

8. How important is it for you to remain in your home as you age? Is it...?

N=	2000
Extremely important	45.8%
Very important	32.7%
Somewhat important	14.2%
Not very important	3.9%
Not at all important	2.4%
Don’t know [DO NOT READ]	0.8%
Refused [DO NOT READ]	0.2%

9. How much of a priority should it be for elected officials in Maine to support funding for services, such as home health care, personal care, and transportation, that enable seniors to remain in their homes for as long as possible? Should it be a ...?

N=	2000
Top priority	38.7%
High priority	34.0%
Medium priority	19.6%
Low priority	3.6%
Not a priority at all	3.0%
Not sure [DO NOT READ]	0.8%
Refused [DO NOT READ]	0.2%

## Caregiving

The next few questions are about caregiving. A family caregiver is someone who provides UNPAID care for an adult loved one who is ill, frail, elderly, or has a physical, mental, or emotional disability. This unpaid care may include assisting with personal needs like bathing and dressing, household chores, meals, shopping, transportation, or managing finances or medical care.

10. Are you currently, or have you ever been, a family caregiver or provided UNPAID care to an adult loved one?

N=	2000
Yes	59.3%
No	40.3%
Not sure	0.4%
Refused	0.1%

11. How likely do you think it is that you will provide assistance on an unpaid basis for a relative, friend, spouse, or partner in the future? Is it...

N=	2000
Extremely likely	25.7%
Very likely	22.2%
Somewhat likely	22.1%
Not very likely	17.1%
Not at all likely	11.5%
Don't know [DO NOT READ]	1.4%

12. How much of a priority should it be for elected officials in Maine to fund services that support family caregivers such as adult day programs and respite care? Should it be a ...?

N=	2000
Top priority	28.5%
High priority	34.3%
Medium priority	25.7%
Low priority	6.1%
Not a priority at all	4.3%
Not sure [DO NOT READ]	0.9%
Refused [DO NOT READ]	0.2%

## Retirement Security

The next few questions are about retirement security ...

13. Which of the following best describes your current employment status? Are you...

N=	2000
1. Self-employed full-time	8.2%
2. Self-employed part-time	5.0%
3. Employed full-time	23.5%
4. Employed part-time	8.1%
5. Retired and not working at all	42.6%
6. Unemployed and looking for work	2.3%
7. Or are you not in the labor force for other reasons	9.6%
8. Don't know (DO NOT READ)	0.2%
9. Refused (DO NOT READ)	0.5%

13a. Do you own your own business?

N=	2000
Yes	15.9%
No	83.7%
Don't know	0.2%
Refused	0.2%

IF LABOR FORCE PARTICIPATION AT Q13, ASK Q14. OTHERWISE GO TO Q16.

14. Have you ever retired from a previous career?

N=	942
Yes	21.8%
No	77.9%
Don't know	0.2%
Refused	0.1%

[IF Q13=1-4 OR 6 "LABOR FORCE PARTICIPATION" CONTINUE.]

15. Overall how confident are you that you will be able to retire at some point? Are you...

N=	942
Extremely confident	23.5%
Very confident	22.7%
Somewhat confident	28.0%
Not too confident	12.2%
Not at all confident	12.2%
Don't know [DO NOT READ]	1.4%

[IF Q13=1-4 OR 6 “LABOR FORCE PARTICIPATION” AND EXTREMELY, VERY OR SOMEWHAT CONFIDENT TO RETIRE AT Q15 ASK Q16. ALL OTHERS GO TO Q17]

16. How likely are you to leave Maine and live somewhere else in retirement? Are you ...?

N=	699
Extremely likely	5.0%
Very likely	8.7%
Somewhat likely	25.1%
Not very likely	27.5%
Not at all likely	32.8%
Don't know [DO NOT READ]	1.0%

17. I'm going to read you a list of items and I'd like you to tell me how worried you are about each one. How worried are you about [READ AND RANDOMIZE A-J] Are you...?

Not having Social Security available to you in the future

N=	2000
Extremely worried	29.4%
Very worried	22.5%
Somewhat worried	20.1%
Not very worried	11.7%
Not at all worried	15.2%
Don't know (DO NOT READ)	1.0%
Refused (DO NOT READ)	0.1%

Increasing heating costs

N=	2000
Extremely worried	27.6%
Very worried	27.0%
Somewhat worried	25.9%
Not very worried	8.9%
Not at all worried	10.0%
Don't know (DO NOT READ)	0.4%
Refused (DO NOT READ)	0.2%

Increasing utility bills

N=	2000
Extremely worried	19.5%
Very worried	22.9%
Somewhat worried	32.6%
Not very worried	13.4%
Not at all worried	10.8%
Don't know (DO NOT READ)	0.6%
Refused (DO NOT READ)	0.1%

Maintaining your home

<b>N=</b>	<b>2000</b>
Extremely worried	10.9%
Very worried	13.5%
Somewhat worried	28.4%
Not very worried	21.8%
Not at all worried	24.6%
Don't know (DO NOT READ)	0.6%
Refused (DO NOT READ)	0.2%

Not having Medicare benefits available to you in the future

<b>N=</b>	<b>2000</b>
Extremely worried	27.6%
Very worried	23.1%
Somewhat worried	23.0%
Not very worried	11.7%
Not at all worried	13.8%
Don't know (DO NOT READ)	0.6%

Not having financial security in retirement

<b>N=</b>	<b>2000</b>
Extremely worried	17.0%
Very worried	17.7%
Somewhat worried	29.1%
Not very worried	17.4%
Not at all worried	18.1%
Don't know (DO NOT READ)	0.6%

Having health or medical expenses you cannot afford

<b>N=</b>	<b>2000</b>
Extremely worried	22.9%
Very worried	20.0%
Somewhat worried	26.3%
Not very worried	14.7%
Not at all worried	15.2%
Don't know (DO NOT READ)	0.7%
Refused (DO NOT READ)	0.1%

Not being able to retire when you want for financial reasons [**DO NOT ASK IF Q13=5, RETIRED**]

<b>N=</b>	<b>1148</b>
Extremely worried	18.9%
Very worried	18.6%
Somewhat worried	22.9%
Not very worried	15.6%
Not at all worried	22.0%
Don't know (DO NOT READ)	1.1%
Refused (DO NOT READ)	0.8%

Having to take care of an aging parent or relative

<b>N=</b>	<b>2000</b>
Extremely worried	10.5%
Very worried	9.8%
Somewhat worried	21.6%
Not very worried	19.4%
Not at all worried	37.4%
Don't know (DO NOT READ)	1.1%
Refused (DO NOT READ)	0.3%

Not being able to keep or get a full-time job with benefits [**DO NOT ASK IF Q13=5, RETIRED**]

<b>N=</b>	<b>1148</b>
Extremely worried	13.1%
Very worried	12.5%
Somewhat worried	17.5%
Not very worried	21.3%
Not at all worried	33.1%
Don't know (DO NOT READ)	1.8%
Refused (DO NOT READ)	0.5%

### ***Consumer Fraud/Protections***

18. Thinking now about all of the experiences you have had as a consumer, has there been a time in the past five years, since 2009, where you or someone you know encountered a fraud or “scam” that intentionally tried to mislead or defraud you or the person you know?

<b>N=</b>	<b>2000</b>
Yes, myself	24.8%
Yes, someone I know	15.8%
No	58.3%
Don't know (DO NOT READ)	1.1%

19. How worried are you about [INSERT ITEM A-G]? Are you extremely worried, very worried, somewhat worried, not very worried or not at all worried? [RANDOMIZE A-G.]

Telephone scams

<b>N=</b>	<b>2000</b>
Extremely worried	10.4%
Very worried	10.9%
Somewhat worried	21.3%
Not very worried	21.7%
Not at all worried	35.2%
Don't know (DO NOT READ)	0.4%
Refused (DO NOT READ)	0.1%

Internet fraud

<b>N=</b>	<b>2000</b>
Extremely worried	12.0%
Very worried	16.9%
Somewhat worried	31.4%
Not very worried	12.3%
Not at all worried	26.0%
Don't know (DO NOT READ)	1.5%
Refused (DO NOT READ)	0.1%

Fraudulent or deceptive home financing and home equity loans

<b>N=</b>	<b>2000</b>
Extremely worried	5.4%
Very worried	6.5%
Somewhat worried	15.4%
Not very worried	22.7%
Not at all worried	48.2%
Don't know (DO NOT READ)	1.6%
Refused (DO NOT READ)	0.2%

Fraudulent or deceptive home repairs and home repair financing

<b>N=</b>	<b>2000</b>
Extremely worried	6.6%
Very worried	8.7%
Somewhat worried	19.6%
Not very worried	22.2%
Not at all worried	42.3%
Don't know (DO NOT READ)	0.6%



### Identity theft

N=	2000
Extremely worried	15.2%
Very worried	21.0%
Somewhat worried	39.8%
Not very worried	9.9%
Not at all worried	13.6%
Don't know (DO NOT READ)	0.5%

### Credit card theft or scams

N=	2000
Extremely worried	14.7%
Very worried	19.3%
Somewhat worried	34.9%
Not very worried	11.8%
Not at all worried	18.7%
Don't know (DO NOT READ)	0.5%

### Financial abuse or exploitation by a relative or caregiver

N=	2000
Extremely worried	4.2%
Very worried	4.5%
Somewhat worried	11.0%
Not very worried	22.7%
Not at all worried	57.0%
Don't know (DO NOT READ)	0.6%

## ***Demographics & Classification***

Our last questions are used for grouping purposes and will be kept entirely confidential.

D1. What is your current marital status? (READ IF NEEDED)

N=	2000
Married or living with a partner	58.2%
Widowed	15.7%
Divorced or separated	16.6%
Never married	8.6%
Don't Know (DO NOT READ)	0.2%
Refused (DO NOT READ)	0.7%

D2. Are you [IF MARRIED: or your spouse or partner] currently a member of A-A-R-P?

<b>N=</b>	<b>2000</b>
Yes	44.4%
No	54.7%
Don't know	0.7%
Refused	0.2%

D3. Thinking about who lives in your household, do you currently...?

Have any children under age 18 living with you

<b>N=</b>	<b>2000</b>
Yes	10.3%
No	89.5%
[DO NOT READ] Not sure	-
[DO NOT READ] Refused	0.2%

Have any children over age 18 living with you

<b>N=</b>	<b>2000</b>
Yes	15.6%
No	84.2%
[DO NOT READ] Not sure	-
[DO NOT READ] Refused	0.2%

Have any children away at college

<b>N=</b>	<b>2000</b>
Yes	8.0%
No	91.8%
[DO NOT READ] Not sure	0.0%
[DO NOT READ] Refused	0.2%

D4. Does any disability, impairment or chronic disease keep you from participating fully in work, school, household, or other activities?

<b>N=</b>	<b>2000</b>
Yes	25.5%
No	74.0%
Don't know	0.2%
Refused	0.2%

D5. What is the highest level of education that you completed? [ONLY READ LIST IF NEEDED]

N=	2000
0 to 12 <sup>th</sup> grade, but with no diploma	6.2%
High school graduate or equivalent	26.8%
Post high school education, but with no degree	11.5%
2 year degree	13.7%
4 year degree	16.7%
Post graduate study, but with no degree	6.6%
Graduate or professional degree	17.6%
Don't know (DO NOT READ)	0.2%
Refused (DO NOT READ)	0.7%

D6. Thinking about your state elections for Maine Governor and Legislators in the last 5 years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote?

N=	2000
Always	68.5%
Most of the time	23.7%
About half of the time	4.6%
Seldom	2.2%
Never	0.7%
Don't know (DO NOT READ)	0.1%
Refused (DO NOT READ)	0.1%

D7. Do you consider yourself to be .....[INSERT AND ROTATE ORDER A-C]..or something else?

N=	2000
A Democrat	31.6%
A Republican	23.8%
An Independent	37.3%
Something else [ALWAYS ANCHOR TO BOTTOM]	4.0%
None of above (DO NOT READ)	1.1%
Don't know (DO NOT READ)	1.3%
Refused (DO NOT READ)	1.0%

D8. How would you characterize your political views? Would you say you are....[INSERT A-C, ROTATE ORDER]...or none of these?

N=	2000
Conservative	30.3%
Moderate	36.3%
Liberal	21.7%
None of these [ALWAYS ANCHOR]	7.3%
Don't know (DO NOT READ)	3.7%
Refused (DO NOT READ)	0.7%

D9. Which of the following best describes your total annual household income before taxes in 2013? First, is your household income below or above \$50,000?

N=	2000
Below \$50,000 → GO TO D9a.	46.4%
\$50,000 or above → GO TO D9b.	40.4%
Don't know (DO NOT READ) → SKIP TO D10	2.7%
Refused (DO NOT READ) → SKIP TO D10	10.5%

[IF BELOW \$50,000]

D9a. Is it... READ LIST AND SELECT ONE

N=	2000
At least \$40,000 and less than \$50,000	9.4%
At least \$30,000 and less than \$40,000	9.9%
At least \$20,000 and less than \$30,000	10.7%
At least \$10,000 and less than \$20,000, or	8.7%
Less than \$10,000	3.9%
Don't know (DO NOT READ)	2.1%
Refused (DO NOT READ)	1.7%

[If \$50,000 or above]

D9b. Is it...READ LIST AND SELECT ONE

N=	2000
\$50,000 but less than \$75,000	16.3%
\$75,000 but less than \$100,000, or	11.0%
\$100,000 or more	11.7%
Don't know (DO NOT READ)	0.2%
Refused (DO NOT READ)	1.2%

D10. What is your 5-digit zip code? \_\_\_\_ \_

**That was our last question for tonight. Thank you very much for taking the time to help us out. Have a great day/night!**

## **Full Methodology**

The 2014 AARP Maine Election Survey was conducted as a landline telephone survey among residents age 50 or older in Maine who are registered to vote. The survey collected the opinions of Maine residents on financial security, consumer fraud, age-friendly communities, caregiving, and voter priorities. The questionnaire was developed by AARP and John T. Gorman Foundation. In order to improve the quality of the data, the questionnaire was pretested with a small number of respondents. The pretest interviews were monitored by Precision Opinion, Inc. and AARP staff. The survey was approximately 14 minutes in length.

The interviews were conducted in English by Precision Opinion from May 16 to May 25, 2014. The sample utilized a random digit dial (RDD) list. Respondents were screened to insure that they were age 50 or older residents of Maine who were registered to vote. Data were weighted to reflect the age and gender of Maine registered voters age 50 and older in the state. The margin of error for the statewide sample of 2,000 for Maine is +/-2.2%.

The response rate for this study was 37 percent and was calculated using AAPOR's response rate 3 method. The cooperation rate was 93 percent as calculated using AAPOR's cooperation rate 3 method.<sup>3</sup>

Throughout the report, statistics representing survey responses are reported in percentages which may not add up to 100 due to rounding and non-response. Also due to rounding, the percentages reported in the text may vary slightly from those in the annotation or in graphs.

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<sup>3</sup> Calculated using AAPOR's Outcome Rate Calculator Version 2.1, May 2003

AARP is a nonprofit, nonpartisan organization, with a membership of nearly 38 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment and income security, retirement planning, affordable utilities and protection from financial abuse. We advocate for individuals in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; [www.aarp.org](http://www.aarp.org); AARP TV & Radio; AARP Books; and AARP en Español, a Spanish-language website addressing the interests and needs of Hispanics. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at [www.aarp.org](http://www.aarp.org).

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

AARP, in collaboration with the John T. Gorman Foundation, contributed to the design, implementation and reporting of this study. Contributors include: Lori Parham, Maine State Director, Steve Griffin, Campaigns; Enzo Pastore, Coralette Hannon, and Janee Breisemiester, Government Affairs; Katherine Bridges, Rachelle Cummins, Joanne Binette, Darlene Matthews and Cheryl Barnes, State Research; and Doris Gilliam, Office of General Counsel. Please contact Katherine Bridges at 202-434-6329 for more information regarding this survey.



### **AARP Research**

**For more information about this survey, contact Katherine Bridges at  
202.434.6329 or [kbridges@aarp.org](mailto:kbridges@aarp.org)**