



2010 Seniors Survey Results

Questions

1. After not receiving any cost-of-living adjustment (COLA) for 2010, what is the effect on your net monthly Social Security benefit after deductions for Medicare premiums (including Part D or Medicare Advantage)?
2. If your net monthly Social Security benefit, after deduction for Medicare premiums is lower in 2010, how much less per month in Social Security are you receiving? Please check the one answer that most closely matches your situation.
3. Do you have supplemental Medicare insurance that pays for costs not covered by Medicare? Please check the answer that best applies:
4. Which of the costs listed below did your Medicare supplement or Medicare Advantage Plan increase? Please check all that apply:
5. How have you been affected by the economy in 2009? Please check all that apply.
6. In 2009, did you cut back on visits to the doctor or hospital outpatient services, and if so, how frequently?
7. In 2009, did you cut back on visits to dentists, opticians or hearing specialists, and if so, how frequently?
8. In 2009, did you postpone filling a prescription or take less, and if so, how frequently?
9. In 2009, did you have trouble covering heating, cooling or electric bills, and if so, how frequently?
10. According to the Consumer Price Indexes, inflation went down in 2009. What was your experience with the following expenses listed in the next few questions? Housing Costs:
 11. Apartment rental:
 12. Homeowner's or renters insurance:
 13. Real estate tax:
 14. Household repairs:
 15. Electricity:
 16. How much would you estimate that your total monthly expenses rose in 2009?

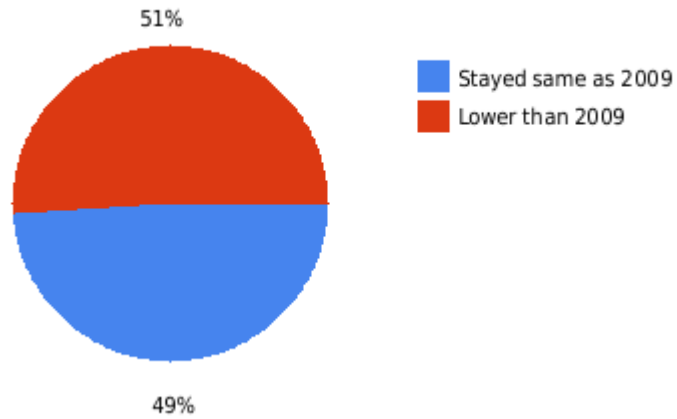
Number of Responses

2086

SURVEY METHODOLOGY: The survey was conducted through print and electronic surveys over a two-month period from December 15, 2009 through February 12, 2010. The survey had 2,086 respondents aged 65 and over.

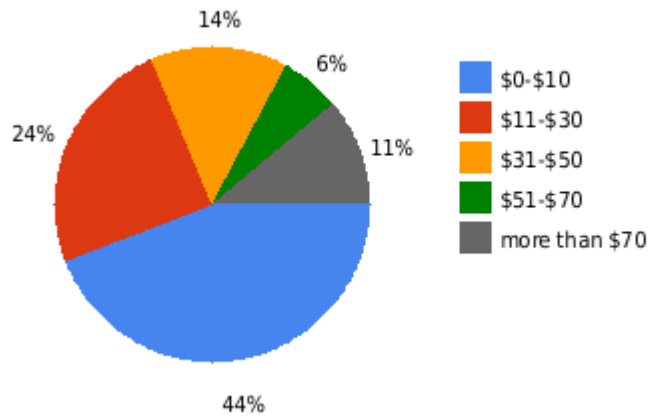
Responses

After not receiving any cost-of-living adjustment (COLA) for 2010, what is the effect on your net monthly Social Security benefit after deductions for Medicare premiums (including Part D or Medicare Advantage)? [Back to top]



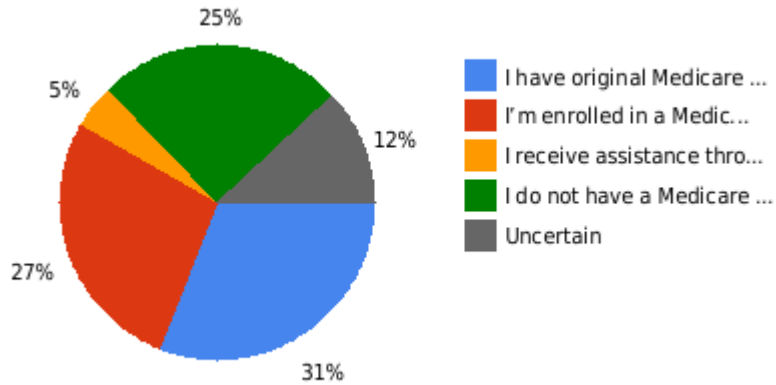
Stayed same as 2009	992	48.96%
Lower than 2009	1034	51.04%
Total	2026	97.12

If your net monthly Social Security benefit, after deduction for Medicare premiums is lower in 2010, how much less per month in Social Security are you receiving? Please check the one answer that most closely matches your situation. [Back to top]



\$0-\$10	712	44.42%
\$11-\$30	392	24.45%
\$31-\$50	224	13.97%
\$51-\$70	99	6.18%
more than \$70	176	10.98%
Total	1603	76.85

Do you have supplemental Medicare insurance that pays for costs not covered by Medicare? Please check the answer that best applies: [Back to top]



I have original Medicare with a Medigap plan	632	31.18%
I'm enrolled in a Medicare Advantage Plan	552	27.23%
I receive assistance through a state Medicare program that pays my premiums	94	4.64%
I do not have a Medicare supplement	507	25.01%
Uncertain	242	11.94%
Total	2027	97.17%

Which of the costs listed below did your Medicare supplement or Medicare Advantage Plan increase? Please check all that apply: [Back to top]

monthly premiums	864	47.14%
deductible	336	18.33%
co-insurance or co-pays	499	27.22%
not certain of all the cost increases	763	41.63%
# of people who answered question	1833	

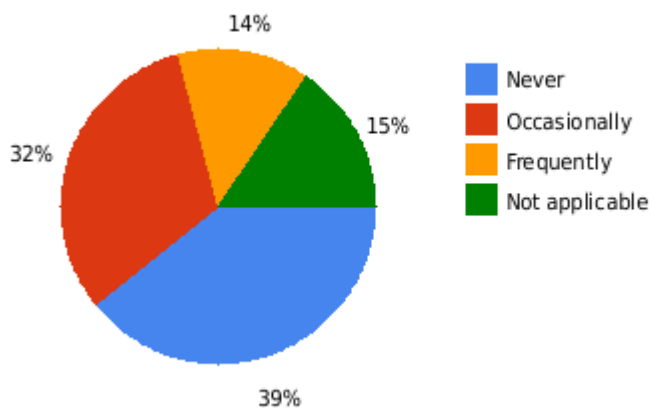
How have you been affected by the economy in 2009? Please check all that apply. [Back to top]

I was working, but lost my job due to layoffs.	78	3.82%
I enrolled in Social Security earlier than planned due to a job loss and lack of jobs to replace it.	95	4.65%
I am retired but looking for a job or planning to return to work.	380	18.59%
My adult child lost a job or home in 2009, and now I'm helping him (or her). (This may include temporary housing, financial assistance, child care or other assistance.)	301	14.73%
None of the above.	1307	63.94%

How have you been affected by the economy in 2009? Please check all that apply.
 [Back to top]

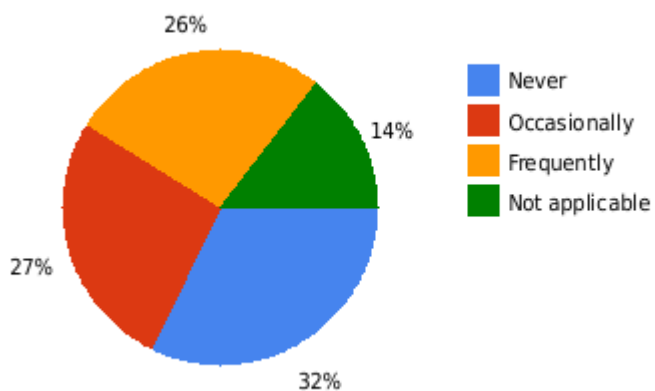
of people who answered question 2044

In 2009, did you cut back on visits to the doctor or hospital outpatient services, and if so, how frequently? [Back to top]



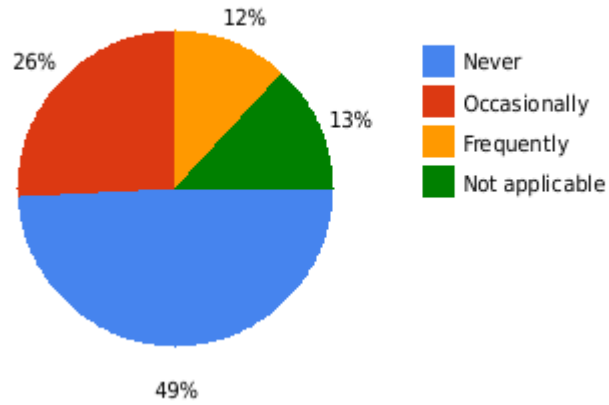
Never	811	39.33%
Occasionally	650	31.52%
Frequently	286	13.87%
Not applicable	315	15.28%
Total	2062	98.85

In 2009, did you cut back on visits to dentists, opticians or hearing specialists, and if so, how frequently? [Back to top]



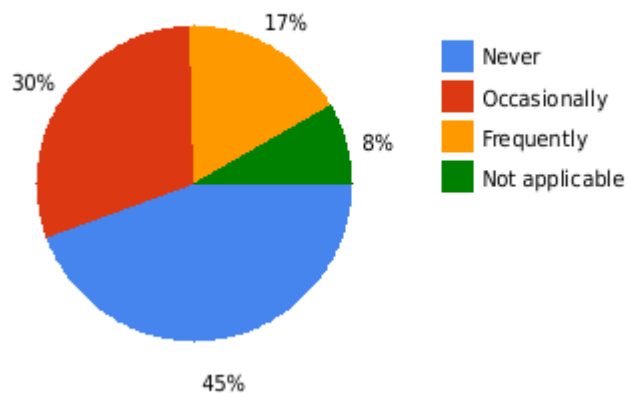
Never	669	32.43%
Occasionally	551	26.71%
Frequently	546	26.47%
Not applicable	297	14.40%
Total	2063	98.90

In 2009, did you postpone filling a prescription or take less, and if so, how frequently? [Back to top]



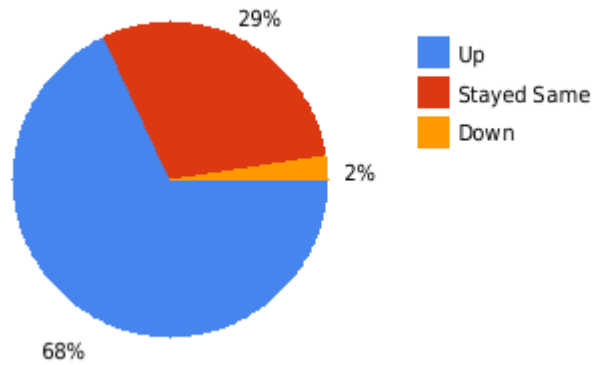
Never	1011	49.34%
Occasionally	530	25.87%
Frequently	243	11.86%
Not applicable	265	12.93%
Total	2049	98.23

In 2009, did you have trouble covering heating, cooling or electric bills, and if so, how frequently? [Back to top]



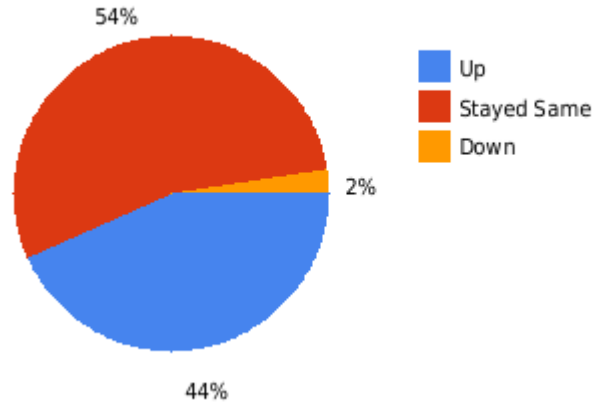
Never	923	44.70%
Occasionally	617	29.88%
Frequently	354	17.14%
Not applicable	171	8.28%
Total	2065	98.99

According to the Consumer Price Indexes, inflation went down in 2009. What was your experience with the following expenses listed in the next few questions?
 Housing Costs: [Back to top]



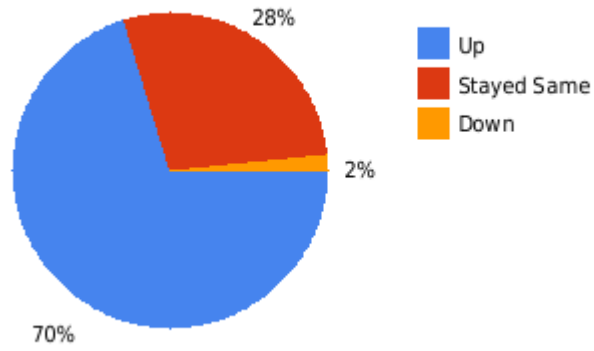
Up	1403	68.17%
Stayed Same	607	29.49%
Down	48	2.33%
Total	2058	98.66

Apartment rental: [Back to top]



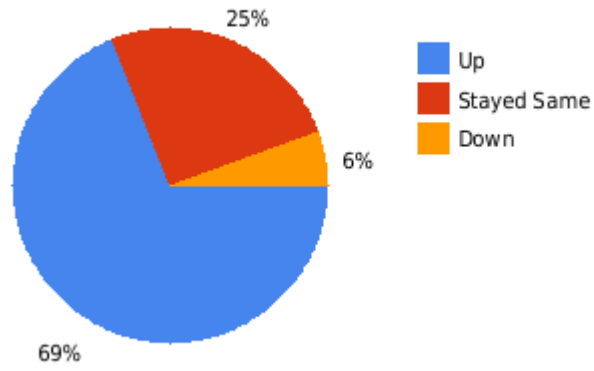
Up	392	43.60%
Stayed Same	485	53.95%
Down	22	2.45%
Total	899	43.10

Homeowner's or renters insurance: [Back to top]



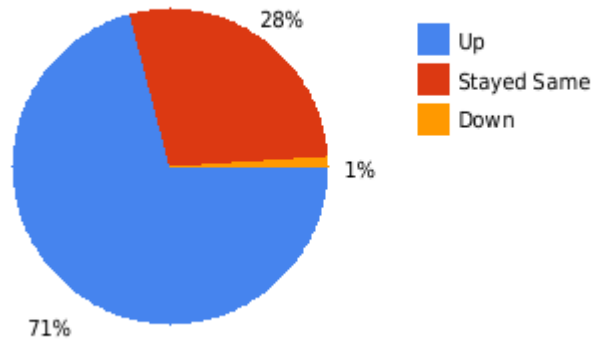
Up	1362	70.28%
Stayed Same	544	28.07%
Down	32	1.65%
Total	1938	92.91

Real estate tax: [Back to top]



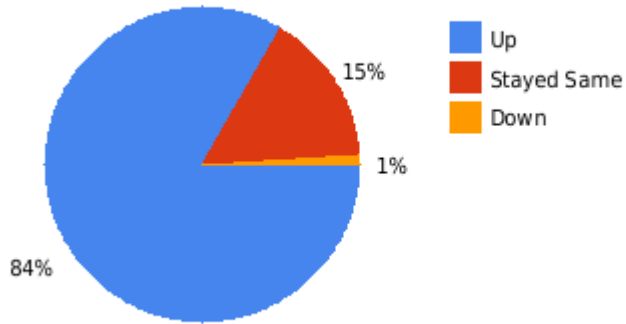
Up	1310	69.06%
Stayed Same	482	25.41%
Down	105	5.54%
Total	1897	90.94

Household repairs: [Back to top]



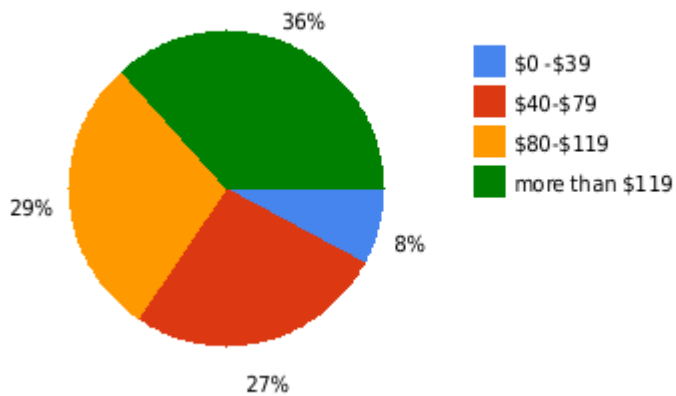
Up	1372	70.98%
Stayed Same	543	28.09%
Down	18	0.93%
Total	1933	92.67

Electricity: [Back to top]



Up	1706	83.55%
Stayed Same	314	15.38%
Down	22	1.08%
Total	2042	97.89

How much would you estimate that your total monthly expenses rose in 2009? [Back to top]



\$0-\$39	164	7.99%
\$40-\$79	546	26.60%
\$80-\$119	594	28.93%
more than \$119	749	36.48%
Total	2053	98.42