VITAL VOICES

Issues That Impact North Dakota Adults Age 45 and Older
July, 2020

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There are currently about 117 million Americans who are 50 and older; this number will grow to 157 million by 2050. The 50 and older population is and will continue to be an essential contributor to American society. Understanding the needs and opinions of older Americans is critical to ensuring they live longer and healthier lives.

Vital Voices is a new and exciting program of research undertaken by AARP. Through this research program, we are launching a new initiative that will deliver critical, current, and state-specific data to 53 states on a rolling three-year schedule between 2019 and 2021. We are making this data available to the public to assist with the development of programs, products, and policies for older adults. This data will allow those in leadership positions to:

· Predict the need for a specific program or interest in a particular issue.
· Enhance program and product innovation and development.
· Track issues and attitudes over time to assess shifts in public opinion.
· Take action on critical advocacy issues.

Never before has AARP launched a research program of this size and with this much promise. We give it to you, hoping that it will significantly impact the work you do.
Survey Results for North Dakota-Health Questions

Issues That Impact North Dakota Adults Age 45 and Older
North Dakota residents age 45+ think many healthcare issues are important, with ‘staying mentally sharp’ topping the list.

**Important Healthcare Issues**

- Staying mentally sharp: 94%
- Staying physically healthy: 90%
- Having adequate health insurance coverage: 90%
- Having Medicare benefits available to you in the future: 87%
- Paying for healthcare expenses: 81%
- Developing or maintaining healthy behaviors: 77%
- Paying for prescription drugs: 75%

1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=722)
CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals. 

(n=722)

One-quarter (26%) of North Dakota residents age 45+ are currently providing unpaid help to an adult relative or friend.

Percent Providing Unpaid Adult Care

- Yes: 26%
- No: 74%
Almost half (45%) of North Dakota residents age 45+ who are not currently unpaid caregivers have provided this type of help in the past.
Monthly out-of-pocket spending on prescription drugs varies among North Dakota residents age 45+, with more than half (52%) spending less than $50 per month.

Annual Spend on Prescription Medications*

- Nothing/ $0: 14%
- More than $0 but less than $10 per month: 10%
- $10 to less than $50 per month: 28%
- $50 to less than $100 per month: 20%
- $100 to less than $200 per month: 11%
- $200 to less than $500 per month: 8%
- $500 to less than $1,000 per month: 5%
- More than $1,000 per month: 2%

*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories.
In the past year, many North Dakota residents age 45+ have delayed getting a prescription filled or decided not to fill it at all because of the cost.

**Actions Taken in the Past 12 Months Regarding Prescription Drugs**

- Decided not to fill it because of the cost: 17%
- Delayed getting it filled because of the cost: 14%
- Taken less medicine than prescribed to make it last longer: 13%
- Cut back on items such as food, fuel, or electricity to afford prescription drugs: 6%
- Traveled to Canada or another country to purchase prescription drugs because they cost less: 5%
- Ordered your prescription drugs by mail or Internet from another country because they cost less: 4%

*PER9. Many people face difficult decisions when buying prescription medications. In the past 12 months, have you...? (Percent 'yes') (n=722)*
In the last two years, did you ever decide not to fill a prescription that your doctor had given you? (n=722)

In the past two years, one-quarter (24%) of North Dakota residents age 45+ report not filling a prescription that was provided by their doctor.

Decided Not to Fill a Prescription

- Yes
- No

24%

76%
Among North Dakota residents age 45+ who have decided not to fill a prescription within the past two years, about half (44%) cited cost as the reason.

### Reasons for Not Filling a Prescription*

- **Cost of the drug**: 44%
- **Did not think the drug was necessary**: 16%
- **Didn't need/ no longer needed**: 15%
- **Side effects of the drug**: 14%
- **Was a narcotic**: 4%
- **Drug did not help**: 4%
- **Read or heard something that concerned me**: 3%
- **Thought drug wouldn’t help much**: 3%
- **Condition improved**: 3%

*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories

**PER4_A.** Why did you decide not to fill a prescription that your doctor had given you? (Coded open-ended responses) (n=174)
Nearly two-thirds (65%) of North Dakota residents age 45+ are at least somewhat concerned about being able to afford prescription drugs over the next two years.

Concern about Affording Prescription Drugs in the Next Two Years*

Extremely concerned: 22%
Very concerned: 18%
Somewhat concerned: 25%
Not very concerned: 19%
Not concerned at all: 16%

PER5. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=722)
*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories
The majority (80%) of North Dakota residents age 45+ believe it should be legal for people in the U.S. to buy prescription drugs from Canada and Europe.

**Opinions Regarding Importation of Prescription Drugs**

- **Yes, should be legal**: 81%
- **Should not be legal**: 13%
- **Don't know/ refused**: 6%

**PER7**: Do you believe that it should be legal for people in the U.S. to buy drugs from Canada and Europe, or not? (n=722)
Survey Results for North Dakota Wealth Questions

Issues That Impact North Dakota Adults Age 45 and Older
North Dakota residents age 45+ find many economic issues important, particularly those relating to personal financial security.

### Important Economic Issues

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<th>Issue</th>
<th>Percentage</th>
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<tr>
<td>Being able to afford groceries or other household necessities</td>
<td>89%</td>
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<tr>
<td>Having enough income or savings to retire</td>
<td>89%</td>
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<td>Having financial security throughout your life</td>
<td>88%</td>
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<td>Having adequate Social Security benefits</td>
<td>83%</td>
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<tr>
<td>Having affordable utilities</td>
<td>80%</td>
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<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>78%</td>
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<tr>
<td>Protecting yourself against consumer fraud</td>
<td>78%</td>
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<tr>
<td>Having online security</td>
<td>69%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>66%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>65%</td>
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<tr>
<td>Protection from age discrimination</td>
<td>52%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>52%</td>
</tr>
<tr>
<td>Having access to high-speed internet</td>
<td>50%</td>
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11. For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important') (n=722)
Nearly half (42%) of North Dakota residents age 45+ report that they always shred personal and financial information after reviewing it.

Frequency of Shredding Financial/ Personal Information*

- **Always**: 42%
- **Sometimes**: 25%
- **Rarely**: 13%
- **Never**: 20%

*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories.
More than one-third (35%) of North Dakota residents age 45+ are extremely concerned or very concerned about becoming the target or victim of a scam or fraud.

**Concern About a Scam/ Fraud***

- **13%** Extremely concerned
- **22%** Very concerned
- **39%** Somewhat concerned
- **16%** Not very concerned
- **10%** Not concerned at all

*FRA4. How concerned are you, personally, about becoming the target or victim of a scam or fraud? (n=722)

*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories*
Over half of North Dakota residents age 45+ are concerned about having their personal information or identity stolen.

Concerns about Scams/ Fraud

- Having hackers access your information from companies you have done business with: 55%
- Having your identity stolen by someone who uses your information to open new credit accounts: 54%
- Losing money due to unfair or fraudulent financial practices: 41%
- Becoming a target/victim of a scam or fraud over the internet: 36%
- Becoming a target/victim of a scam or fraud over the phone: 34%

FRA4_1. How concerned are you, personally, about...? (Percent ‘extremely concerned’ or ‘very concerned’) (n=722)
More than half (57%) of North Dakota residents age 45+ are extremely confident or very confident in their ability to detect scams and fraudulent offers.

Confidence in Ability to Detect a Scam/ Fraud*

FRA18. How confident are you that you could detect a scam or fraudulent offer intended to trick YOU out of your money or personal information? (n=722)

*Not equal to one-hundred percent due to removal of small cells; see annotation for all categories
FRAUD ISSUES

More than one-in-ten (12%) North Dakota residents age 45+ have been the victim of a scam or fraud in the past 12 months.

Victim of Scam or Fraud in the Past 12 Months

- Yes: 86%
- No: 12%
- Don't know: 1%

FRA19. In the last 12 months, have you been a victim of a scam or fraud? (n=722)
FRAUD ISSUES

Among North Dakota residents age 45+ who have been a victim of a scam or fraud in the past year, more than half (54%) reported it to the appropriate authorities.

Reported a Scam or Fraud

- Yes: 54%
- No: 46%

FRA19_A. Did you report it to the police or to appropriate local or state authorities? (n=90)
Survey Results for North Dakota-Self Questions

Issues That Impact North Dakota Adults Age 45 and Older
‘Caring for a loved one’ is extremely important or very important to a majority (80%) of North Dakota residents age 45+.

Important Independent Living Issues

- Caring for a loved one: 80%
- Having high quality long-term care in your community: 79%
- Staying in your own home as you get older: 79%
- Getting to the places you need to go independently: 79%
- Having flexibility in your schedule for caregiving: 67%
- Staying in your community as you get older: 62%
- Having paid time off for self or caregiving: 55%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=722)
Communities with ‘safe streets’ and ‘affordable housing’ are important to many North Dakota residents age 45+.

The following table shows the percentage of respondents who indicated each feature was either extremely important or very important:

- **Safe streets**: 77%
- **Affordable housing**: 69%
- **Outdoor recreation**: 48%
- **Sidewalks**: 41%
- **Affordable recreation**: 34%
- **Public transportation**: 27%
- **Bike lanes**: 12%
In July 2020, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among North Dakota residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

**722 Interviews**
**North Dakota Residents Age 45+**
**Fielded in July 2020**

ANR completed a total of 722 interviews (371 via landline telephone, 225 via cell phone, and 126 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of North Dakota

Survey length averaged 18.5 minutes by telephone and 17.8 minutes online.
METHODOLOGY

Sampling Procedure

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of North Dakota residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 33,159 records were utilized to achieve a sample of 722 respondents. The list of 289,576 residents of North Dakota age 45 and older was randomly divided into 290 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 34 replicates representing a total of 33,159 resident records were dialed to complete the telephone portion of this study.

The total sample of 722 respondents yields a maximum statistical error of ±3.7% at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ±3.7 percentage points of the results obtained had everyone in the population been interviewed.)

Interview Methodology

The survey was launched on July 24, 2020 and closed on July 30, 2020.

Telephone interviewing was active between 5:30 p.m. and 9:00 p.m., with some additional calling done between 10:00 a.m. and 4:00 p.m. If necessary, up to 8 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident’s opportunity for inclusion in the study.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

All data have been weighted by age, gender, and race/ethnicity according to 2018 U.S. Census Bureau Current Population Survey (CPS) statistics for North Dakota.
AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
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This research was designed and executed by AARP Research.