VITAL VOICES

Issues That Impact Pennsylvania Adults Age 45 and Older, December 2020

DOI: https://doi.org/10.26419/res.00351.097
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction to Vital Voices Surveys</td>
<td>3</td>
</tr>
<tr>
<td>Health Questions</td>
<td>4</td>
</tr>
<tr>
<td>Wealth Questions</td>
<td>13</td>
</tr>
<tr>
<td>Livable Communities Questions</td>
<td>25</td>
</tr>
<tr>
<td>Methodology</td>
<td>30</td>
</tr>
<tr>
<td>About AARP</td>
<td>32</td>
</tr>
<tr>
<td>Contact</td>
<td>33</td>
</tr>
</tbody>
</table>
INTRODUCTION

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 Pennsylvania-Health Questions

Issues That Impact Pennsylvania Adults Age 45 and Older
Pennsylvanians age 45+ think many healthcare issues are extremely or very important, with staying mentally sharp and having adequate health insurance topping the list.

### Important Healthcare Issues

- Staying mentally sharp: 94%
- Having adequate health insurance coverage: 94%
- Having access to high-quality hospital care: 93%
- Having Medicare benefits available to you in the future: 93%
- Staying physically healthy: 91%
- Paying for healthcare expenses: 86%
- Paying for prescription drugs: 83%
- Developing or maintaining healthy behaviors: 83%
- Being able to access health care providers remotely: 58%

I1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=1,001)
More than one-quarter (28%) of Pennsylvanians age 45+ are currently providing unpaid help to an adult relative or friend.

CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=1,001)

Percent Providing Unpaid Adult Care

- Yes: 28%
- No: 72%
- Don't know/ refused
CAREGIVING ISSUES

Two out of five (44%) Pennsylvania residents age 45+ who are not currently family caregivers have provided this type of care in the past.

Percent Providing Unpaid Adult Care in The Past

- Yes: 56%
- No: 44%
- Refused: 0%
As of December 2020, about a quarter of Pennsylvania residents age 45+ reported someone in their immediate family, including themselves, have had COVID-19.

COVID-19 Among Pennsylvania Residents Age 45+ (as of December 2020)

- 79% No
- 18% Someone in my immediate family has had COVID-19
- 5% I have had COVID-19

CVD-TX4. Have you or someone in your immediate family had COVID-19? (n=1,001) Small cells have been removed; see annotation for all categories
Nearly half (48%) of Pennsylvania residents age 45+ who have not already had COVID-19 are extremely or very worried about getting it in the next year.

Worry About Getting COVID-19 in the Next Year (as of December 2020)

- Extremely worried/ very worried
- Somewhat worried
- Not very worried/ not at all worried
TELICHEALTH

As of December 2020, about half (52%) of Pennsylvania residents age 45+ have used telehealth at some point since the onset of the COVID-19 pandemic.

Access to Healthcare Services During the Pandemic

- Telehealth only: 17%
- In-person only: 32%
- Both telehealth and in-person: 41%
- Have not accessed health care services: 11%
- Don’t know: 17%

CVD-9. Thinking about the period from the start of the COVID-19 pandemic until today, how have you accessed health care services? (n=1,001)
Among Pennsylvania residents age 45+ who have used telehealth during the pandemic, three out of five (60%) reported being extremely or very comfortable doing so.
A majority (88%) of Pennsylvania residents age 45+ who have used telehealth reported that they did not experience any difficulties doing so.
INTERNET ACCESS

A majority (80%) of Pennsylvania residents age 45+ reported that over the past few months, internet access has been available and adequate most of the time.

Internet Access During COVID-19

- Available when you needed it: 80%
- Fast enough to do the things you needed to do: 74%
- Affordable: 64%

CVD-5. Over the past few months, would you say you have had access to internet services that were [ITEM]? (Percent ‘most of the time’) (n=1,001)
Survey Results for Pennsylvania-Wealth Questions

Issues That Impact Pennsylvania Adults Age 45 and Older
Pennsylvania residents age 45+ view many economic issues as extremely or very important, particularly those related to financial security and retirement.

### Important Economic Issues

- **Having financial security throughout your life**: 94%
- **Having adequate Social Security benefits**: 92%
- **Having enough income or savings to retire**: 92%
- **Having affordable utilities**: 88%
- **Protecting yourself against consumer fraud**: 85%
- **Protecting yourself against unfair financial practices**: 84%
- **Being able to stop working for pay at the age you want**: 80%
- **Having online security**: 77%
- **Protection from age discrimination**: 71%
- **Having good employment opportunities**: 63%
- **Having access to high-speed Internet**: 63%
- **Maintaining relevant job skills**: 56%

**Note**: For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important') (n=1,001)
WEALTH ISSUES

Three out of five (58%) Pennsylvania residents age 45+ expect that their personal financial situation will stay the same in the next 12 months.

Expectations Regarding Personal Financial Situation

- 58% Stay the same
- 21% Improve
- 20% Get worse
- Don't know/ refused
Most Pennsylvania residents age 45+ are not very confident about having enough money to live comfortably throughout their retirement years.

**Confidence in Retirement Money Lasting**

- **Ratings of 1-3**: 22%
- **Ratings of 4-7**: 33%
- **Ratings of 8-10**: 44%
- **Don't know/ refused**: 17%

**RET3.** Overall, how confident are you that you will have enough money to live comfortably throughout your retirement years? Please use a 1 to 10 scale, where 1 means you are not confident at all and 10 means you are extremely confident. (n=1,001)
Four out of five (83%) Pennsylvanians age 45+ are currently relying on (or plan to rely on) Social Security as a source of income as they get older.

<table>
<thead>
<tr>
<th>Sources of Income Relied On or Planning to Rely On</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Social Security</td>
<td>83%</td>
</tr>
<tr>
<td>Savings</td>
<td>47%</td>
</tr>
<tr>
<td>401(k) or other defined contribution program</td>
<td>42%</td>
</tr>
<tr>
<td>Employer paid pension</td>
<td>35%</td>
</tr>
<tr>
<td>Part-time work</td>
<td>25%</td>
</tr>
<tr>
<td>Full-time work</td>
<td>20%</td>
</tr>
<tr>
<td>Public assistance such as SSI, SNAP, etc.</td>
<td>16%</td>
</tr>
<tr>
<td>Freelancing or working in the 'gig' economy</td>
<td>8%</td>
</tr>
<tr>
<td>Starting your own business</td>
<td>6%</td>
</tr>
<tr>
<td>Veteran's benefits</td>
<td>6%</td>
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</table>

Q728. Which, if any, of the following sources of income do you currently rely on or plan to rely on as you get older? (Percent ‘yes’) (n=1,001)
Small cells have been removed; see annotation for all categories.
Pennsylvania residents age 45+ are very concerned about a variety of scams and fraudulent practices, particularly identity theft.

Concerns of Pennsylvania Residents Age 45+

- Having your identity stolen by someone who uses your name and other identifying information to open new credit accounts: 61%
- Having hackers get access to your identifying information from companies that you have done business with: 61%
- Becoming the target or victim of a scam or fraud on the internet: 47%
- Losing money due to unfair or fraudulent financial practices: 46%
- Becoming the target or victim of a scam or fraud over the phone: 42%

FRA4_1. How concerned are you, personally, about each of the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=1,001)
FRAUD

One-third (33%) of Pennsylvania residents age 45+ have been notified that they may have been a victim of identity theft in the past 12 months.

Victim of Identity Theft in the Past 12 Months

- Yes (33%)
- No (67%)
- Don't know/ refused

**FRA5.** In the past 12 months, have you been notified by any business or government agency that your personal information may have been compromised or that you may be a victim of identity theft because of hackers or some other security breach? (n=1,001)
Survey Results for Pennsylvania-Livable Communities

Issues That Impact Pennsylvania Adults Age 45 and Older
Living independently is extremely or very important to a majority of Pennsylvania residents age 45+.

### Important Independent Living Issues

- Getting to the places you need to go independently: 87%
- Staying in your own home as you get older: 84%
- Caring for a loved one: 81%
- Having high quality long-term care in your community: 79%
- Having affordable housing options in your community: 75%
- Having flexibility in your schedule for caregiving: 74%
- Staying in your community as you get older: 70%
- Having paid time off for self care or caregiving: 64%

**Note:** For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=1,001)
Pennsylvania residents age 45+ report living in a variety of settings, particularly in suburbs (34%) and rural areas (31%).

![Bar chart showing residential settings of Pennsylvania adults age 45+]

- Suburban area: 34%
- Rural area: 31%
- Town: 13%
- Metropolitan area: 11%
- Small city: 10%

**LIVCOMM2.** How would you describe where you live? (n=1,001)
Small cells have been removed; see annotation for all categories.
Which of the following best describes where you currently live? (n=1,001) See annotation for all categories

**HOUSING**

Most (83%) Pennsylvania residents age 45+ reside in a single-family house.

**Current Residence**

- A single family house: 83%
- An apartment or condominium: 12%
- Some other type of living arrangement: 3%
- Senior housing or assisted living facility: 1%
More than three-quarters (78%) of Pennsylvania residents age 45+ are homeowners.

Home Ownership Among Pennsylvania Residents Age 45+

- Own: 78%
- Rent: 19%
- Neither own nor rent: 3%
- Don't know/ refused: 0%

LIVCOMM3. Do you rent or own your home? (n=1,001)
Increasing property taxes top the list of factors Pennsylvania residents age 45+ say would impact their ability to remain in their home as they age.

Factors Impacting Aging in Place

- Increasing property taxes: 45%
- Heating and cooling costs: 35%
- Increasing maintenance costs: 34%
- Being close to goods and services: 29%
- Being able to make modifications to make it easier to live in: 27%
- Size of your home: 18%

HOME-1. How much do you think each of the following would impact your ability to remain in your home as you age? (Percent ‘a lot’) (n=1,001)
One-third (34%) of Pennsylvania residents age 45+ spend more than $3,000 per year on property taxes.

Average Amount Spent Annually on Property Taxes

- Less than $1,000: 14%
- $1,000 up to $1,999: 18%
- $2,000 up to $2,999: 18%
- $3,000 or more: 34%
- Don't know/ refused: 16%

TAX4. On average, how much do you spend per year on property taxes? (n=1,001)
The majority (57%) of Pennsylvania residents age 45+ have concerns about being able to afford property taxes over the next five years.

- **Extremely concerned/ very concerned**: 30%
- **Somewhat concerned**: 41%
- **Not very concerned/ not concerned at all**: 27%
- **Don't know/ refused**: 4%

**TAX1.** How concerned are you about being able to afford to pay the property taxes on your primary residence over the next five years? (n=1,001)
TAXATION

Three out of five (59%) Pennsylvanians age 45+ would oppose a reduction in property taxes if it meant taxing retirement income.

Support for Reduction in Property Tax if it Means Adding Retirement Income Tax

- 38% Strongly support
- 21% Somewhat support
- 18% Don't know/ refused
- 13% Somewhat oppose
- 9% Strongly oppose
- 9% Don't know/ refused

TAX_PA. Would you support or oppose a reduction in property tax if it meant adding a tax to retirement income? (n=1,001)
In December 2020, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Pennsylvania adults age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

**1,001 Interviews**
**Pennsylvania Adults Age 45+**
**Fielded in December 2020**

ANR completed a total of 1,001 interviews (400 via landline telephone, 200 via cell phone, and 401 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Pennsylvania

Survey length averaged 21.4 minutes by telephone and 19.6 minutes online.
**Sampling Procedure**

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of Pennsylvania residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 43,668 records were utilized. The list of 5,631,000 Pennsylvania residents age 45 and older was randomly divided into 5,631 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 41 replicates representing a total of 40,619 records were dialed to complete the telephone portion of this study.

The study’s sample of 1,001 respondents yields a maximum statistical error of ±3.1% 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 ±3.1 percentage points of the results obtained had everyone in the population been interviewed.)

**Interview Methodology**

The survey was launched on December 15, 2020 and closed on December 29, 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.
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.