VITAL VOICES

Issues that Impact Massachusetts Adults Age 45 and Older

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INTRODUCTION

For the past two decades, AARP has provided state offices with data to support planning and advocacy. As the breadth of our work has expanded, AARP Research and our national partners have responded by creating a tool that will empower state offices and staff to do more for their local constituents.

As part of our transition from National to Nationwide, AARP is launching a new research initiative that will deliver vital, current, and state-specific data to every state office on a rolling three-year schedule. The name of this nationwide initiative is Vital Voices, and we will use it to ensure that each individual state has access to the data they need for local advocacy, outreach, and education efforts. States can use the data in numerous ways:

- Predict the need for a specific program or interest in a specific issue.
- Enhance all communications with current data.
- Track issues and attitudes over time to assess shifts in public opinion.

Bringing Vital Voices to the states has been an enterprise-wide initiative. Never before has AARP launched a research program of this size and with this much promise. We give it to you with the hope that this data will inform better decisions for Massachusetts adults age 45 and older.
Survey Results for Massachusetts-Core Questions

Issues that Impact Massachusetts Adults Age 45 and Older
Massachusetts residents age 45+ think many health care issues are important, with ‘having adequate health insurance coverage’ topping the list.

### Health Care Issues the 45+ Rate as Extremely or Very Important

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having adequate health insurance coverage</td>
<td>95%</td>
</tr>
<tr>
<td>Staying mentally sharp</td>
<td>95%</td>
</tr>
<tr>
<td>Staying physically healthy</td>
<td>93%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>91%</td>
</tr>
<tr>
<td>Paying for health care expenses, including premiums and co-pays</td>
<td>87%</td>
</tr>
<tr>
<td>Paying for prescription drugs</td>
<td>80%</td>
</tr>
</tbody>
</table>

I1. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=718)
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
The majority of Massachusetts residents age 45+ rate retirement income and current financial security issues as extremely or very important.

Economic Issues the 45+ Rate as Extremely or Very Important

- Having financial security throughout your (life/retirement): 94%
- Having enough income or savings to retire: 93%
- Being able to afford groceries or other household necessities: 89%
- Having adequate Social Security benefits available to you in the future: 89%
- Protecting yourself against consumer fraud: 78%
- Being able to stop working for pay at the age you want: 76%
- Having online security: 71%
- Protection from age discrimination: 68%
- Having good employment opportunities in your community: 64%
- Maintaining relevant job skills and experience: 60%

11. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=718)
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Caregiving and living independently is very important to most Massachusetts residents age 45+.

Independent Living Issues the 45+ Rate as Extremely or Very Important

- **Caring for a loved one**: 83%
- **Getting to the places you need to go independently**: 82%
- **Staying in your own home as you get older**: 80%
- **Having high quality long-term care in your community**: 80%
- **Having affordable housing options in your community**: 73%
- **Having flexibility in your schedule to care for a loved one**: 70%
- **Having paid time off to care for yourself or a seriously ill family member**: 65%

I1. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=718)

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Survey Results for Massachusetts-Health Questions

Issues that Impact Massachusetts Adults Age 45 and Older
About one-third (30%) of Massachusetts residents age 45+ are currently providing unpaid care to an adult relative or friend.

Percent of 45+ Who Are Currently Caregivers

- Yes, 30%
- No, 70%

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=718)
CARE1_A. Have you ever provided this type of unpaid help in the past? (n=502)

Two in five (40%) Massachusetts residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.

Percent of 45+ Who Were Previously Caregivers

- Yes, 40%
- No, 60%
Most (70%) of Massachusetts caregivers (or former caregivers) age 45+ say that a state income tax credit for caregiving expenses would be extremely or very helpful.

Helpfulness of State Income Tax Credit for Caregiving Expenses

- Extremely helpful: 47%
- Very helpful: 23%
- Somewhat helpful: 20%
- Not very helpful: 4%
- Not helpful at all: 5%
- Don't know: 1%

**CARE45.** As a (caregiver/former caregiver), how helpful would it (be/have been) to have a state income tax credit for expenses you incurred for the care and support of your family member? (n=416)
Nearly half (45%) of Massachusetts residents age 45+ are at least somewhat concerned about being able to afford needed prescription drugs over the next two years.

<table>
<thead>
<tr>
<th>Concern About Affording Prescriptions Over Next 2 Years</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very concerned</td>
<td>23%</td>
</tr>
<tr>
<td>Somewhat concerned</td>
<td>22%</td>
</tr>
<tr>
<td>Not very concerned</td>
<td>17%</td>
</tr>
<tr>
<td>Not concerned at all</td>
<td>13%</td>
</tr>
<tr>
<td>Extremely concerned</td>
<td>26%</td>
</tr>
</tbody>
</table>

**PER5.** How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=718)
The majority (83%) of Massachusetts residents age 45+ believe it should be legal for people in the U.S. to buy drugs from Canada and Europe.
Currently Medicare is prohibited by law from negotiating prescription drug prices with pharmaceutical companies. Some policymakers have proposed allowing Medicare to use its bargaining power to negotiate lower prices for prescription drugs. Do you support or oppose allowing Medicare to use its bargaining power to negotiate lower prices for prescription drugs? (n=718)

The vast majority (96%) of Massachusetts residents age 45+ support allowing Medicare to negotiate lower prices for prescription drugs.
Survey Results for Massachusetts Wealth Questions

Issues that Impact Massachusetts Adults Age 45 and Older
### Work Issues

About half of Massachusetts residents age 45+ are at least somewhat concerned about work-related issues that might impact their employability.

#### Concern about Work Related Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Extremely or very concerned</th>
<th>Somewhat concerned</th>
<th>Not very or not at all concerned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facing age discrimination in the workplace</td>
<td>39%</td>
<td>19%</td>
<td>41%</td>
</tr>
<tr>
<td>Not having relevant job skills and experience to get a new job</td>
<td>34%</td>
<td>20%</td>
<td>45%</td>
</tr>
<tr>
<td>Not having employment opportunities in your community</td>
<td>33%</td>
<td>26%</td>
<td>39%</td>
</tr>
<tr>
<td>Losing a job</td>
<td>30%</td>
<td>20%</td>
<td>49%</td>
</tr>
</tbody>
</table>

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories

**WORK1**. How concerned are you about...? (n=463)
The majority of Massachusetts residents age 45+ are interested in ‘finding new ways to make money’ and ‘keeping up with technology to maintain job skills.’

### Percent of 45+ with Interests in Work-Related Opportunities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Extremely or very interested</th>
<th>Somewhat interested</th>
<th>Not very or not at all interested</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finding new ways to make money</td>
<td>46%</td>
<td>23%</td>
<td>30%</td>
</tr>
<tr>
<td>Having flexible work arrangements</td>
<td>45%</td>
<td>16%</td>
<td>38%</td>
</tr>
<tr>
<td>Keeping up with technology to maintain job skills</td>
<td>43%</td>
<td>25%</td>
<td>31%</td>
</tr>
<tr>
<td>Learning about other types of jobs where your skills would be applicable</td>
<td>35%</td>
<td>23%</td>
<td>41%</td>
</tr>
<tr>
<td>Gaining new job-related skills or experiences</td>
<td>33%</td>
<td>22%</td>
<td>45%</td>
</tr>
<tr>
<td>Advancing in your job or career</td>
<td>30%</td>
<td>16%</td>
<td>51%</td>
</tr>
<tr>
<td>Starting or running your own business</td>
<td>23%</td>
<td>15%</td>
<td>61%</td>
</tr>
<tr>
<td>Starting a new job or career</td>
<td>22%</td>
<td>14%</td>
<td>63%</td>
</tr>
</tbody>
</table>

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories

WORK2. How interested are you in...? (n=718)

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Many Massachusetts residents age 45+ feel the Commonwealth is not good at providing opportunities and protections for older worker.

**State Policies for Working Older Adults**

<table>
<thead>
<tr>
<th>Policy</th>
<th>Very good</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
<th>Don’t know/ refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Policies that ensure older adults can continue to have equal opportunity to work for as long as they want or need to, regardless of their age</td>
<td>19%</td>
<td>10%</td>
<td>22%</td>
<td>32%</td>
<td>18%</td>
</tr>
<tr>
<td>Jobs that are adapted to meet the needs of people with disabilities</td>
<td>21%</td>
<td>10%</td>
<td>21%</td>
<td>32%</td>
<td>16%</td>
</tr>
<tr>
<td>A range of flexible job opportunities for older adults</td>
<td>21%</td>
<td>12%</td>
<td>29%</td>
<td>27%</td>
<td>12%</td>
</tr>
<tr>
<td>Job training opportunities for older adults who want to learn new job skills within their job or get training in a different field of work</td>
<td>26%</td>
<td>12%</td>
<td>25%</td>
<td>25%</td>
<td>12%</td>
</tr>
</tbody>
</table>

*WORK3. Would you rate Massachusetts as very good, good, fair, or poor at providing...? (n=718)*
FRAUD ISSUES

One in ten (11%) Massachusetts residents age 45+ have been a victim of identity theft in the past year.

Percent of 45+ Who Have Been a Victim of Identity Theft in Past 12 Months

- Yes, 11%
- No, 87%
- Don’t know, 2%

FRA3. Identity theft takes place when someone wrongfully obtains your identity and intends to use it, typically for economic gain. This may include opening new credit accounts, such as credit cards, loans, or utilities in your name; purchasing merchandise or gift cards with your existing credit or debit cards; withdrawing cash from your account at an ATM; creating fake checks and cashing them against your account, or getting medical care or medications as if they were you. In the past 12 months, has this happened to you? (n=718)
In the last 12 months, have you been a victim of a scam or fraud? (n=718)

One in six (16%) Massachusetts residents age 45+ indicate they have been a victim of a scam or fraud in the past 12 months.

Percent of 45+ Who Have Been a Victim of Scam / Fraud in Past 12 Months

- Yes, 16%
- No, 81%
- Don’t know, 3%
Nearly one-third (29%) of Massachusetts residents age 45+ know a family member or friend who may have been victims of a scam or fraud.

Percent of 45+ Who Have a Friend/Family Who May Have Been a Victim of Fraud

- Yes: 29%
- No: 65%
- Don't know: 6%
FRAUD ISSUES

Among Massachusetts residents age 45+ who have been a victim of a scam or fraud in the past year, nearly half (46%) reported it to the appropriate authorities.

Percent of 45+ Who Reported a Scam / Fraud

- Yes, 46%
- No, 54%
Massachusetts residents age 45+ are most concerned about identity theft and hackers accessing their identifying information.

Percent of 45+ Who are Extremely or Very Concerned About Scams/Fraud

- Having hackers get access to your identifying information from companies that you have done business with: 67%
- Having your identity stolen by someone who uses your name and other identifying information to open new credit accounts: 63%
- Losing money due to unfair or fraudulent financial practices: 56%
- Becoming the target or victim of a scam or fraud on the Internet: 53%
- Becoming the target or victim of a scam or fraud over the phone: 46%

FRA4_1. How concerned are you, personally, about...? (n=718)
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Survey Results for Massachusetts-Livable Community Questions

Issues that Impact Massachusetts Adults Age 45 and Older
Nearly seven in ten (69%) Massachusetts residents age 45+ are extremely or very concerned about ‘being able to afford to remain in their home as they age’ and ‘having access to transportation if unable to drive.’

**Percentage of 45+ Extremely or Very Concerned About Livable Community Issues**

- Having access to transportation if you are unable to drive: 69%
- Being able to afford to remain in your home as you age: 69%
- Being able to get around your community to get the things you need and do the things you want to do as you age: 66%
- Being able to find affordable housing if you needed to downsize or move to another community: 60%
- Being connected with others in your community and having opportunities to socialize as you age: 48%

LIV-COMM1. How concerned are you about the following? (n=718)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Massachusetts residents age 45+ give good ratings to their communities for health care facilities and public spaces, but housing aspects are rated more poorly.

<table>
<thead>
<tr>
<th>Service Provided</th>
<th>Excellent or very good</th>
<th>Good</th>
<th>Fair or poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Well-maintained hospitals and health care facilities</td>
<td>60%</td>
<td>24%</td>
<td>12%</td>
</tr>
<tr>
<td>Conveniently located emergency care centers</td>
<td>51%</td>
<td>27%</td>
<td>17%</td>
</tr>
<tr>
<td>Well-maintained and safe parks</td>
<td>48%</td>
<td>29%</td>
<td>18%</td>
</tr>
<tr>
<td>Public buildings and spaces including restrooms that are accessible to people of different cognitive and physical abilities</td>
<td>37%</td>
<td>29%</td>
<td>23%</td>
</tr>
<tr>
<td>Enough benches for resting in public areas like parks, along sidewalks, and around public buildings</td>
<td>30%</td>
<td>30%</td>
<td>35%</td>
</tr>
<tr>
<td>Affordable housing options for adults of varying income levels such as older active adult communities, assisted living and communities with shared facilities and outdoor spaces</td>
<td>26%</td>
<td>27%</td>
<td>37%</td>
</tr>
<tr>
<td>Well-maintained and safe low-income housing</td>
<td>22%</td>
<td>28%</td>
<td>36%</td>
</tr>
<tr>
<td>Neighborhood watch programs</td>
<td>21%</td>
<td>21%</td>
<td>31%</td>
</tr>
</tbody>
</table>

REP3. Would you rate your community as excellent, very good, good, fair or poor on the following?

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Public transportation is well-rated by most Massachusetts residents age 45+.

<table>
<thead>
<tr>
<th>Service</th>
<th>Excellent or very good</th>
<th>Good</th>
<th>Fair or poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accessible and convenient public transportation</td>
<td>60%</td>
<td>32%</td>
<td>35%</td>
</tr>
<tr>
<td>Affordable public transportation</td>
<td>51%</td>
<td>26%</td>
<td>34%</td>
</tr>
<tr>
<td>Timely public transportation</td>
<td>48%</td>
<td>26%</td>
<td>36%</td>
</tr>
<tr>
<td>Conveniently located public parking lots that include handicapped parking</td>
<td>42%</td>
<td>30%</td>
<td>21%</td>
</tr>
<tr>
<td>Affordable public parking</td>
<td>35%</td>
<td>28%</td>
<td>28%</td>
</tr>
<tr>
<td>Safe public transportation stops or areas that are accessible to people of varying physical abilities</td>
<td>33%</td>
<td>24%</td>
<td>31%</td>
</tr>
<tr>
<td>Special transportation services for people with disabilities and older adults</td>
<td>38%</td>
<td>29%</td>
<td>19%</td>
</tr>
</tbody>
</table>

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VOLUNTEERISM

Nearly half (46%) of Massachusetts residents age 45+ have done volunteer work in the past year.

Percent of 45+ Who Volunteered in Past 12 Months

- Yes, 46%
- No, 54%
In September 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Massachusetts residents age 45+. Topics included healthcare, the economy and financial issues, fraud prevention, independent living and livable communities, long-term care and caregiving, prescription drugs, and employment and volunteering.

**718 Interviews**

Massachusetts Residents 45+

Fielded in October 2019

ANR completed a total of 718 interviews (350 via landline telephone, 193 via cell phone, and 175 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Massachusetts

Survey length averaged 21.3 minutes by telephone and 19.1 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 residents age 45+ of Massachusetts, purchased from Aristotle, and online sample provided by Fulcrum. A total of 32,056 records were utilized to achieve a sample of 718 respondents. The list of 5,411,882 residents of Massachusetts age 45+ was randomly divided into 5,411 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 32 replicates representing a total of 31,200 resident records were dialed to complete the telephone portion of this study.

The total sample of 718 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 October 3, 2019 and closed on October 13, 2019.

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 2019 U.S. Census Bureau Current Population Survey (CPS) statistics for Massachusetts.
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.