VITAL VOICES

Issues that Impact Michigan 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 Michigan adults age 45 and older.
Survey Results for Michigan-Core Questions

Issues that Impact Michigan Adults Age 45 and Older
Michigan residents age 45+ think many issues are extremely or very important, with ‘staying mentally sharp’ and ‘having adequate health insurance coverage,’ topping the list.

**Percentage Rating Health Care Issues Extremely or Very Important**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>94%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>94%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>92%</td>
</tr>
<tr>
<td>Staying physically healthy</td>
<td>91%</td>
</tr>
<tr>
<td>Paying for health care expenses, including premiums and co-pays</td>
<td>85%</td>
</tr>
<tr>
<td>Paying for prescription drugs</td>
<td>81%</td>
</tr>
</tbody>
</table>

**Note:** For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=801)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Nine in ten of Michigan residents age 45+ rate ‘having adequate Social Security benefits’ and ‘having enough income or savings to retire’ as extremely or very important.

### Percentage Rating Economic Issues as Extremely or Very Important

- **Having adequate Social Security benefits available to you in the future**: 91%
- **Having enough income or savings to retire**: 91%
- **Protecting yourself against consumer fraud**: 82%
- **Protecting yourself against unfair financial practices**: 80%
- **Being able to stop working for pay at the age you want**: 76%
- **Having online security**: 71%
- **Protection from age discrimination**: 65%
- **Having good employment opportunities in your community**: 61%
- **Maintaining relevant job skills and experience**: 52%

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*11. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=801)*

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories*
“Getting to places you need to go independently and staying in your own home as you get older’ is extremely or very important to four in five of Michigan residents age 45+.

Percentage Rating Independent Living Issues as Extremely or Very Important

- Getting to the places you need to go independently: 86%
- Staying in your own home as you get older: 84%
- Having high quality long-term care in your community: 78%
- Caring for a loved one: 77%

I1. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=801) *not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
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=801)

One-fourth (26%) of Michigan residents age 45+ are currently providing unpaid care to an adult relative or friend.
CARE1_A. Have you ever provided this type of unpaid help in the past? (n=589)

Two-fifths (42%) of Michigan residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.
Survey Results for Michigan-Health Questions

Issues that Impact Michigan Adults Age 45 and Older
Two-thirds (66%) of Michigan residents age 45+ are currently taking two or more prescription medications on a regular basis.
Monthly out-of-pocket spending on prescription drugs varies among Michigan residents age 45+, with most (63%) spending less than $50 per month.

Annual Spend on Prescription Medications

- Nothing/ $0: 24%
- More than $0 but less than $10/ month: 13%
- $10 to less than $50 per month: 26%
- $50 to less than $100 per month: 14%
- $100 to less than $200 per month: 8%
- $200 to less than $500 per month: 8%
- $500 to less than $1,000 per month: 2%
- More than $1,000 per month: 1%
- Don't know: 3%
- Refused: 0%

**PER3.** In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=801)
In the past two years, one in four (26%) Michigan residents age 45+ report not filling a prescription that was provided by their doctor.

Have You Ever Not Filled a Prescription

- 26%
- 73%

Yes  No
Among Michigan residents age 45+ who decide not to fill a prescription, about half (54%) say the ‘cost of the drug’ was the reason.

Reasons For Not Filling a Prescription

- Cost of the drug: 54%
- Side effects of drug: 18%
- I did not think the drug was necessary: 11%
- I don't like taking (prescription) drugs: 6%
- Didn't need/ no longer needed: 5%
- Already had some/ had some leftover from a previous situation: 5%
- Read or heard something about the drug that concerned me: 5%
- Condition the drug was prescribed for improved: 5%
- Thought drug wouldn't help much: 4%
- I am already taking too many (prescription) drugs: 4%
- OTC less expensive: 3%
- Used or looked into other methods of treatment: 2%
- Drug did not help: 2%
- No need for drug, due to seasonal allergies only: 1%
- Use on a temporary basis/ for a short period of time: 1%
- No need for drug after receiving second opinion: 1%
- Was a narcotic: 1%
- Confused about the drug: 1%
- Other (record): 7%
Almost two-thirds (63%) of Michigan residents age 45+ are at least somewhat concerned about being able to afford needed prescriptions over the next two years.

![Level of Concern About Affording Prescription Drugs Over Next 2 Years](chart)

- **Extremely concerned**: 17%
- **Very concerned**: 20%
- **Somewhat concerned**: 26%
- **Not very concerned**: 23%
- **Not concerned at all**: 14%
- **Don't know**: 0%

**PER5.** How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=801)
One in ten Michigan residents age 45+ report they currently purchase prescription drugs online.
Three in four (75%) Michigan residents age 45+ believe it should be legal for people in the U.S. to buy prescription drugs from Canada and Europe.

Should it be Legal to buy Prescriptions from Canada and Europe

- Yes, should be legal: 75%
- No, should not be legal: 13%
- Don’t know: 12%
- Refused: 0%

**PER7.** Currently, U.S. law largely prohibits people from importing prescription drugs from other countries like Canada or Europe. Some people believe that the laws should be changed to allow Americans to buy less expensive prescription drugs from other countries as long as they are just as safe and effective as those bought in the U.S. Do you believe that it should be legal for people in the U.S. to buy drugs from Canada and Europe, or not? (n=801)
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=801)

The majority (92%) of Michigan residents age 45+ strongly or somewhat support allowing Medicare to negotiate lower prices for prescription drugs.

Level of Support for Medicare Negotiating Lower Prices

<table>
<thead>
<tr>
<th>Support Level</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly support</td>
<td>69%</td>
</tr>
<tr>
<td>Somewhat support</td>
<td>23%</td>
</tr>
<tr>
<td>Somewhat oppose</td>
<td>3%</td>
</tr>
<tr>
<td>Strongly oppose</td>
<td>3%</td>
</tr>
<tr>
<td>Don't know</td>
<td>2%</td>
</tr>
<tr>
<td>Refused</td>
<td>0%</td>
</tr>
</tbody>
</table>
Survey Results for Michigan-Wealth Questions

Issues that Impact Michigan Adults Age 45 and Older
FRAUD ISSUES

About one in ten (13%) of Michigan residents age 45+ have been a victim of identity theft in the past year.

Been a Victim of Identity Theft in Past 12 Months

- Yes: 83%
- No: 13%
- Don’t know: 4%

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=801)
FRAUD ISSUES

Just over half (55%) of Michigan residents age 45+ are extremely or very concerned about personally becoming the target or victim of a scam or fraud.

Level of Concern About Scams or Fraud

- **Extremely concerned**: 28%
- **Very concerned**: 27%
- **Somewhat concerned**: 30%
- **Not very concerned**: 11%
- **Not concerned at all**: 4%
Three in ten (32%) Michigan residents age 45+ are confident they will have enough money to live comfortably through their retirement years.

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=801)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
More than half (57%) of Michigan residents age 45+ feel very or somewhat anxious about having enough money to live comfortably through their retirement years.

Level of Anxiety About Retirement Money Lasting

- Very anxious: 19%
- Somewhat anxious: 38%
- Not very anxious: 24%
- Not anxious at all: 16%
- Don’t know: 3%
- Refused: 0%

**RET4.** As you think about your finances in the future, how anxious do you feel about having enough money to live comfortably through your retirement years? (n=801)
The majority (86%) of Michigan residents age 45+ wish they had more money saved for their retirement years.
Nearly all (95%) Michigan residents age 45+ believe that saving money for retirement while working is extremely or very important.

Level of Importance of Saving for Retirement

- Extremely important: 69%
- Very important: 26%
- Somewhat important: 4%
- Not very important: 1%
- Not important at all: 0%
- Don't know: 0%

*RE7. How important is it for people to be able to save money for their retirement years while they are working?*
EXCLUDING those who are self-employed, approximately nearly three-fourths (71%) of working Michigan residents age 45+ have a way to save for retirement at work.

Access to Employer-Provided Retirement Saving Options

- **Yes:** 71%
- **No:** 28%
- **Don’t know:** 1%

**RET10.** Does your employer provide a way for you to save for retirement?
Among Michigan workers age 45+ who have access to employer-sponsored retirement savings options, most (82%) have access to an IRA, 401(k) or 403(b).

Employer-Provided Retirement Saving Options
Two-thirds (67%) of Michigan workers age 45+ who do not currently have a way to save for retirement at work would be extremely or very likely to take advantage of an employer-provided savings plan if one were offered.

**Likelihood of Using Employer-Provided Retirement Saving Option**

- **Extremely likely** 35%
- **Very likely** 32%
- **Somewhat likely** 25%
- **Not very likely** 6%
- **Not likely at all** 1%

RET11. If your employer offered a way to save for retirement at work, how likely would you be to take advantage of it? (n=67)
Survey Results for Michigan-Self Questions

Issues that Impact Michigan Adults Age 45 and Older
Four in five (79%) Michigan residents age 45+ would strongly or somewhat support state action to provide incentives that would expand high-speed Internet service in rural areas.

Level of Support for State High-Speed Internet Policies

- State action to offer incentives to Internet providers to expand high-speed Internet service to rural areas that are not currently served:
  - Strongly or Somewhat support: 79%
  - Strongly or Somewhat oppose: 10%
  - Don't know/ refused: 11%

- The development of partnerships between the state government, Internet service providers, and local nonprofits and businesses to bring affordable, high-speed Internet to more areas of Michigan:
  - Strongly or Somewhat support: 77%
  - Strongly or Somewhat oppose: 10%
  - Don't know/ refused: 12%

- Expanding the number of rural electric cooperatives- operated by people of the community- that offer high-speed Internet service to customers in their electric service territory and surrounding communities:
  - Strongly or Somewhat support: 74%
  - Strongly or Somewhat oppose: 9%
  - Don't know/ refused: 16%

TECH16. Do you support or oppose the following policies that may be proposed in Michigan? n=801

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Michigan residents age 45+ have a variety of sources they would turn to if they need information about services for older adults.

<table>
<thead>
<tr>
<th>Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other (record)</td>
<td>22%</td>
</tr>
<tr>
<td>Family or friends</td>
<td>20%</td>
</tr>
<tr>
<td>Local government offices like the Health Department</td>
<td>16%</td>
</tr>
<tr>
<td>Internet</td>
<td>11%</td>
</tr>
<tr>
<td>Your doctor or other health care professional</td>
<td>6%</td>
</tr>
<tr>
<td>Local Area Agency on Aging (AAA)</td>
<td>5%</td>
</tr>
<tr>
<td>Faith-based organizations like churches or synagogues</td>
<td>5%</td>
</tr>
<tr>
<td>Local nonprofit organizations</td>
<td>4%</td>
</tr>
<tr>
<td>Local Senior Centers</td>
<td>4%</td>
</tr>
<tr>
<td>AARP</td>
<td>1%</td>
</tr>
<tr>
<td>Phonebook</td>
<td>0%</td>
</tr>
<tr>
<td>Don't know</td>
<td>14%</td>
</tr>
</tbody>
</table>

**COMM14.** Whom would you turn to for information if you, a family member, or friend needed services for older adults such as caregiving services, home-delivered meals, home repair, medical transport, or social activities? (n=801) [CODED OPEN-ENDED RESPONSES]
TRA1. How do you usually get around your community for things like shopping, visiting the doctor, running errands, or other things?

Most (83%) Michigan residents age 45+ drive themselves to get around their community.

**How Residents Get Around Their Community**

- Drive yourself: 83%
- Have others drive you: 9%
- Use public transportation: 3%
- Walk: 2%
- Use a special transportation service, such as one for seniors or persons with disabilities: 1%
- Use a ride source company such as Uber or Lyft: 1%
- Ride a bike: 1%
- Refused: 0%
Michigan residents age 45+ are split in terms of rating their community’s public transportation services.

<table>
<thead>
<tr>
<th>Rating of Community Public Transportation</th>
<th>Excellent or very good</th>
<th>Good</th>
<th>Fair or poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Special transportation services for people with disabilities and older adults</td>
<td>35%</td>
<td>22%</td>
<td>26%</td>
</tr>
<tr>
<td>Safe public transportation stops or areas that are accessible to people of varying physical abilities</td>
<td>30%</td>
<td>21%</td>
<td>31%</td>
</tr>
<tr>
<td>Accessible and convenient public transportation</td>
<td>30%</td>
<td>20%</td>
<td>36%</td>
</tr>
<tr>
<td>Well-maintained public transportation vehicles</td>
<td>29%</td>
<td>22%</td>
<td>29%</td>
</tr>
<tr>
<td>Affordable public transportation</td>
<td>29%</td>
<td>21%</td>
<td>31%</td>
</tr>
<tr>
<td>Timely public transportation</td>
<td>24%</td>
<td>21%</td>
<td>35%</td>
</tr>
</tbody>
</table>

**TRA2.** Would you rate your community as excellent, very good, good, fair or poor on the following? (n=801)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories*
In September 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Michigan residents age 45+. Topics included healthcare, financial issues and the economy, retirement, fraud, independent living and long-term care, caregiving, community and home, transportation, technology, and prescription drugs.

801 Interviews
Michigan Residents 45+
Fielded in September 2019

ANR completed a total of 801 interviews (401 via landline telephone, 200 via cell phone, and 200 online). Respondents were screened to meet the following criteria:

• Age 45+
• Resident of Michigan

Survey length averaged 18 minutes by telephone and 13.5 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 residents age 45+ of Michigan, purchased from Aristotle, and online sample provided by Fulcrum. A total of 37,647 records were utilized. The list of 5,011,850 residents of Michigan age 45+ was randomly divided into 5,011 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 37 replicates representing a total of 36,700 resident records were dialed to complete the telephone portion of this study.

The total sample of 801 respondents yields a maximum statistical error of ±3.5% 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 ±3.5 percentage points of the results obtained had everyone in the population been interviewed.)

Interview Methodology

The survey was launched on September 23, 2019 and closed on October 4, 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 2018 U.S. Census Bureau Current Population Survey (CPS) statistics for Michigan.
ABOUT AARP

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.