VITAL VOICES
Issues that Impact Nebraska Adults Age 45 and Older

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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 Nebraska adults age 45 and older.
Survey Results for Nebraska-Core Questions

Issues that Impact Nebraska Adults Age 45 and Older
Nebraska residents age 45+ think a wide variety of health care issues are important, including things like ‘staying mentally sharp.’

**Important Health Care Issues**

- Staying mentally sharp: 93%
- Having adequate health insurance coverage: 92%
- Staying physically healthy: 91%
- Having Medicare benefits available to you in the future: 90%
- Paying for health care expenses, including premiums and co-pays: 88%
- Paying for prescription drugs: 78%
- Developing or maintaining healthy behaviors: 78%

*Extremely or very important

**Note:** For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=701)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories*
‘Having enough income or savings to retire’ is extremely or very important to most (91%) Nebraska residents age 45+.

**Important Economic Issues**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire</td>
<td>91%</td>
</tr>
<tr>
<td>Having financial security throughout your (life/retirement)</td>
<td>90%</td>
</tr>
<tr>
<td>Being able to afford groceries or other household necessities</td>
<td>89%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits available to you in the future</td>
<td>87%</td>
</tr>
<tr>
<td>Having affordable utilities</td>
<td>83%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>80%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>79%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>73%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>68%</td>
</tr>
<tr>
<td>Having online security</td>
<td>67%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>58%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>53%</td>
</tr>
</tbody>
</table>

**Extremely or very important**

1. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=701)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories*
‘Staying in your own home as you get older’ is extremely or very important to most (82%) Nebraska residents age 45+.

<table>
<thead>
<tr>
<th>Important Independent Living Issues</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>82%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td>80%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>79%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>79%</td>
</tr>
<tr>
<td>Having affordable housing options in your community</td>
<td>72%</td>
</tr>
<tr>
<td>Having flexibility in your schedule to care for a loved one</td>
<td>67%</td>
</tr>
</tbody>
</table>

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
One-quarter of Nebraska residents age 45+ are currently providing unpaid care to an adult relative or friend.

Providing Unpaid Adult Care

- Yes: 75%
- No: 25%
Nearly half (43%) of Nebraska residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.

**CARE1_A. Have you ever provided this type of unpaid help in the past? (n=529)**

- Yes: 43%
- No: 57%
Survey Results for Nebraska-Health Questions

Issues that Impact Nebraska Adults Age 45 and Older
Approximately one-third (30%) of Nebraska caregivers age 45+ provides social activities or companionship to their loved one daily.

### Frequency of Adult Care Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Daily</th>
<th>Weekly</th>
<th>Monthly</th>
<th>Less frequently than monthly</th>
<th>Not at all</th>
<th>Don't know/ refused</th>
</tr>
</thead>
<tbody>
<tr>
<td>Providing social activities or companionship</td>
<td>30%</td>
<td>32%</td>
<td>14%</td>
<td>5%</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Helping them with meals</td>
<td>28%</td>
<td>14%</td>
<td>9%</td>
<td>10%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Aiding with household chores</td>
<td>24%</td>
<td>21%</td>
<td>15%</td>
<td>8%</td>
<td>32%</td>
<td></td>
</tr>
<tr>
<td>Overseeing their medication management</td>
<td>21%</td>
<td>10%</td>
<td>6%</td>
<td>10%</td>
<td>53%</td>
<td></td>
</tr>
<tr>
<td>Helping them to manage finances</td>
<td>20%</td>
<td>19%</td>
<td>20%</td>
<td>10%</td>
<td>31%</td>
<td></td>
</tr>
<tr>
<td>Providing maintenance or upkeep of their property</td>
<td>17%</td>
<td>16%</td>
<td>16%</td>
<td>11%</td>
<td>40%</td>
<td></td>
</tr>
<tr>
<td>Being responsible for medical or nursing tasks</td>
<td>16%</td>
<td>11%</td>
<td>11%</td>
<td>15%</td>
<td>47%</td>
<td></td>
</tr>
<tr>
<td>Taking them shopping or shopping for them</td>
<td>11%</td>
<td>40%</td>
<td>19%</td>
<td>11%</td>
<td>19%</td>
<td></td>
</tr>
<tr>
<td>Assisting with bathing or dressing</td>
<td>10%</td>
<td>6%</td>
<td>6%</td>
<td>77%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Providing transportation to appointments</td>
<td>9%</td>
<td>27%</td>
<td>26%</td>
<td>15%</td>
<td>23%</td>
<td></td>
</tr>
</tbody>
</table>

*CARE7. Thinking about the person you are providing care to the most, how often are you...? (n=172)
**Cells under 5% are not labeled
Most (71%) Nebraska caregivers age 45+ have been employed full- or part-time while also providing care to an adult loved one.
CAREGIVING ISSUES

Nearly two-thirds (63%) of Nebraska caregivers age 45+ have worked early/late or taken time off in order to provide care for their loved one.

Impact on Work Due to Providing Adult Care

- Go into work early or late, or take time off to provide care for a loved one: 63% Yes, 37% No
- Give up working entirely to provide care for a loved one: 20% Yes, 80% No

CARE9. Now thinking again about the adult loved one you are currently providing care to most, did you ever have to...? (n=172)
Among Nebraska caregivers age 45+ whose work has been impacted by caring for a loved one, nearly one-quarter (21%) adjusts their work schedule at least weekly in order to provide care to their adult loved one.

**Frequency of Time Off Due to Providing Adult Care**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>More than once per week</td>
<td>9%</td>
</tr>
<tr>
<td>Once per week</td>
<td>12%</td>
</tr>
<tr>
<td>Several times per month but less than once per week</td>
<td>21%</td>
</tr>
<tr>
<td>Once per month</td>
<td>26%</td>
</tr>
<tr>
<td>Less than once per month</td>
<td>30%</td>
</tr>
<tr>
<td>Don't know</td>
<td>2%</td>
</tr>
</tbody>
</table>

*CARE24. How often did you have to take time away from work or adjust your work schedule to provide care for someone? (n=78)*
Most Nebraska residents age 45+ support state benefits for family caregivers.

Beliefs Regarding State Providing Benefits to Family Caregivers

- **Family paid leave**: 83%
- **Unemployment insurance for caregivers who need to leave work to care for a loved one**: 83%
- **State income tax credit**: 82%

**CARE36_1.** Do you support or oppose the state of Nebraska providing the following, to assist family caregivers? (n=701)
Survey Results for Nebraska-Wealth Questions

Issues that Impact Nebraska Adults Age 45 and Older
Payday loans are high interest, small dollar loans that are due in full on a borrower's next payday. Nebraska law allows payday lenders to charge borrowers annual interest rates up to 459% for a $100 loan. Have you or someone else in your household borrowed money from a payday lender in the past 12 months? (n=701)

Five percent (5%) of Nebraska residents age 45+ have borrowed from a payday lender in the past year (or someone else in their household has).

Ever Borrowed Money From Payday Lender in Past 12 Months

- Yes: 94%
- No: 2%
- Don't know: 5%
PAYDAY LENDING

Three-fourths (76%) of Nebraska residents age 45+ believe state law should limit or cap payday lending rates and fees.

Opinion Regarding Changing Interest Rate

- 76%: Nebraska law should be changed to set limits or place caps on payday lending rates and fees.
- 15%: Neither reflect my opinion.
- 4%: Nebraska law should remain as is and allow annual interest rates.
- 5%: Don’t know

PD2. While 31 states mirror Nebraska's law, 19 other states do not allow lenders to charge annual interest rates above 36%. Given this, which statement best represents your opinion? (n=701)
Survey Results for Nebraska-Self Questions

Issues that Impact Nebraska Adults Age 45 and Older
One-fourth of Nebraska residents age 45+ rate their community as ‘excellent’ or ‘very good’ for providing a variety of housing options for older adults (26%) and accessible housing (24%).

<table>
<thead>
<tr>
<th>Community Public Transportation</th>
<th>Excellent or very good</th>
<th>Good</th>
<th>Fair or poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>A variety of housing options for older adults</td>
<td>26%</td>
<td>30%</td>
<td>37%</td>
</tr>
<tr>
<td>Accessible housing</td>
<td>24%</td>
<td>33%</td>
<td>38%</td>
</tr>
<tr>
<td>Affordable housing</td>
<td>21%</td>
<td>33%</td>
<td>41%</td>
</tr>
<tr>
<td>Accessible and convenient public transportation</td>
<td>18%</td>
<td>25%</td>
<td>52%</td>
</tr>
<tr>
<td>Affordable public transportation</td>
<td>18%</td>
<td>25%</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
Most (81%) Nebraska residents age 45+ are homeowners.

Home Ownership

- Rent
- Own (or being bought by you or someone in your household)
- Neither own nor rent but live with an adult child or others

Most (81%) Nebraska residents age 45+ are homeowners.
COMMUNITY AND HOME ISSUES

Nearly one-fourth (21%) of Nebraska residents age 45+ report that their current residence needs repairs, modifications, or other changes in order to remain there as long as possible.

Residence Needs to Be Altered

- Yes: 77%
- No: 21%
- Don't know: 2%
Over half (57%) of Nebraska residents age 45+ believe they cannot afford major repairs to their residence.

**Opinion Regarding Residence Repairs**

- **You can afford major repairs to your residence**
  - Strongly/somewhat agree: 57%
  - Strongly/somewhat disagree: 29%
  - Don't know/refused: 3%

- **There are agencies in the community that can assist you with the costs**
  - Strongly/somewhat agree: 40%
  - Strongly/somewhat disagree: 29%
  - Don't know/refused: 29%

**COMM16.** Do you agree or disagree that...?

(n=146)
Tech18. Do you have access to high-speed Internet in your home?
(n=701)

Most (83%) Nebraska residents age 45+ have access to high-speed Internet at home.
One-third (35%) of Nebraska residents age 45+ with access to high-speed Internet at home do not think it is affordable.

TECH18_1. Do you feel its affordable? (n=583)
TECHNOLOGY

Internet cost is a barrier for one-third (34%) of Nebraska residents age 45+ who do not currently have high-speed Internet at home.

Affordability Reason for Not Having High-Speed Internet

- Yes: 64%
- No: 34%
- Don't know: 2%
- Refused: 1%
About two-thirds (64%) of Nebraska residents age 45+ are aware of a place in their community that they can access high-speed Internet easily, affordably, and privately.

Have Place In Community to Access High-Speed Internet

- Yes: 64%
- No: 17%
- Don’t know: 19%

TECH18_3. Do you have somewhere you can go in your community to access high-speed Internet easily, affordably, and privately? (n=701)
Among Nebraska home Internet users age 45+, 11% say the quality of Internet access at home always or often limits use of the Internet.

Limiting Factors of Home Internet Use in Past 12 Months

- **Cost of Internet Access**
  - Always/often: 12%
  - Sometimes: 5%
  - Rarely/never: 81%
  - Don’t know/refused: 1%

- **Quality of Internet Access**
  - Always/often: 26%
  - Sometimes: 11%
  - Rarely/never: 62%
  - Don’t know/refused: 1%

*TECH9_1. Thinking about your Internet connection at home, in the past 12 months, how often has [the cost, quality] limited your use of the Internet at home? (n=583)
Four in five (81%) Nebraska residents age 45+ believe that an important reason to invest in developing high-speed Internet across the state is to make sure older adults are not isolated from family and friends.

Reasons to Develop High-Speed Internet

- **To ensure older adults in Nebraska, especially those with health challenges, aren't isolated from family and friends**
  - Important: 81%
  - Not important: 15%
  - Don’t know/refused: 4%

- **To ensure people in Nebraska can access healthcare in a timely manner such as 24/7 online healthcare including video chats with doctors**
  - Important: 77%
  - Not important: 18%
  - Don’t know/refused: 5%

TECH15. The following are reasons why some people believe that high-speed Internet should be available to everyone. For each, do you personally feel it's an important reason or not an important reason to invest in developing high-speed Internet across Nebraska? (n=701)
Nearly three-fourths (71%) of Nebraska residents age 45+ are at least somewhat confident that they will have enough money to take care of their health care expenses in their retirement years.

Confidence Retirement Money Will Cover Health Care Expenses

- Very confident: 23%
- Somewhat confident: 48%
- Not very confident: 18%
- Not confident at all: 10%
- Don’t know: 1%
In the past year, half of Nebraska residents age 45+ have spent more than $50 per month on out-of-pocket prescription drug costs.

**Annual Spend on Prescription Medications**

- Nothing/ $0: 16%
- More than $0 but less than $10/ month: 10%
- $10 to less than $50 per month: 24%
- $50 to less than $100 per month: 20%
- $100 to less than $200 per month: 11%
- $200 to less than $500 per month: 11%
- $500 to less than $1,000 per month: 4%
- More than $1,000 per month: 2%
- Don't know: 2%
- Refused: 1%

**PER3.** In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=701)
In the past two years, one-fourth (26%) of Nebraska residents age 45+ decided **not** to fill a prescription provided by their doctor.
Nebraska residents age 45+ are largely in support of proposals that would lower the costs of prescription drugs.

Beliefs Regarding Proposal to Lower Prescription Drug Costs

<table>
<thead>
<tr>
<th>Proposal</th>
<th>Support (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Allowing Medicare to negotiate with drug companies for lower prices</td>
<td>81%</td>
</tr>
<tr>
<td>Making it easier for generic drugs to come to market</td>
<td>78%</td>
</tr>
<tr>
<td>Allowing states to negotiate with drug companies for lower prices</td>
<td>74%</td>
</tr>
<tr>
<td>Requiring drug companies to publicly disclose how prices are set</td>
<td>70%</td>
</tr>
<tr>
<td>Capping how much Americans have to pay out of pocket for their prescriptions</td>
<td>63%</td>
</tr>
<tr>
<td>Closing loopholes that allow drug companies to extend the time before other companies can make generic versions of their prescription drugs</td>
<td>61%</td>
</tr>
<tr>
<td>Protecting the deal with Congress made to require that drug companies pay more to lower drug costs for seniors with the highest drug costs</td>
<td>61%</td>
</tr>
<tr>
<td>Allowing consumers in the U.S. to purchase prescription drugs from other countries if they can be purchased safely and less expensively than here in the U.S.</td>
<td>54%</td>
</tr>
</tbody>
</table>

PER10. The following are proposals that have been made to lower the costs of prescription drugs. Do you support or oppose...? (n=701)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Most (70%) Nebraska residents age 45+ support taxing those making more that $500,000 per year as a means to address the state budget deficit.

### Beliefs Regarding State Budget Deficit Proposals

<table>
<thead>
<tr>
<th>Proposal</th>
<th>Support</th>
<th>Oppose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increasing income taxes on those making more than $500,000 per year</td>
<td>70%</td>
<td>27%</td>
</tr>
<tr>
<td>Raising the state tabaxxo tax</td>
<td>67%</td>
<td>31%</td>
</tr>
<tr>
<td>Removing incentives for large corporations</td>
<td>57%</td>
<td>31%</td>
</tr>
<tr>
<td>Taxing pop, candy, and bottled water</td>
<td>44%</td>
<td>54%</td>
</tr>
<tr>
<td>Taxing services such as haircare, nail care, lawn care, car repair, etc.</td>
<td>27%</td>
<td>69%</td>
</tr>
<tr>
<td>Increasing sales taxes</td>
<td>24%</td>
<td>74%</td>
</tr>
<tr>
<td>Increasing state income tax</td>
<td>18%</td>
<td>79%</td>
</tr>
<tr>
<td>Taxing groceries</td>
<td>10%</td>
<td>89%</td>
</tr>
</tbody>
</table>

**TAX3.** As you may know, virtually all states are currently facing budget deficits. Do you support or oppose the following proposals that have been suggested as ways to address the state budget deficit? (n=701)
More than one-third (38%) of Nebraska residents age 45+ reports spending $3,000 or more on property taxes each year.

**Annual Property Taxes**

- Less than $1,000: 18%
- $1,000 up to $1,999: 15%
- $2,000 up to $2,999: 20%
- $3,000 or more: 38%
- Don't know: 8%
- Refused: 1%

*TAX4. On average, how much do you spend per year on property taxes? (n=701)*
An effort is currently underway in the state to put a question on the November 2020 ballot which proposes providing property owners with a state income tax credit equal to 35% of their annual property tax bill. If the ballot initiative passed, it would create a $1.5 billion shortage in the state budget. To fill that shortage, the Governor and State Legislature would have to either cut programs and services or raise taxes. Would you support or oppose a state income tax credit of 35% if it meant raising taxes or cutting health care or other services? (n=701)

Two-thirds (67%) of Nebraska residents age 45+ would 
**oppose** a state income tax credit of 35% if it meant raising taxes or cutting services.
In October 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Nebraska residents age 45+. Topics included healthcare, the economy/taxation and financial security, independent living and livable communities, transportation, housing, long-term care and caregiving, payday lending, high-speed Internet affordability/accessibility, and prescription drugs.

ANR completed a total of 701 interviews (350 via landline telephone, 176 via cell phone, and 175 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Nebraska

Survey length averaged 20.9 minutes by telephone and 18.5 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 Nebraska, purchased from Aristotle, and online sample provided by Fulcrum. A total of 30,373 records were utilized to achieve a sample of 701 respondents. The list of 790,586 residents of Nebraska age 45+ was randomly divided into 791 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 30 replicates representing a total of 29,800 resident records were dialed to complete the telephone portion of this study.

The total sample of 701 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 25, 2019 and closed on November 3, 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.

Percentage 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 Nebraska.
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.