VITAL VOICES

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

Issues that Impact Nevada Adults Age 45 and Older
Nevada residents age 45+ think a wide variety of health care issues are important, including things like ‘staying mentally sharp (94%) and staying physically healthy (93%).’

Important Health Care Issues

- Staying mentally sharp: 94%
- Staying physically healthy: 93%
- Having adequate health insurance coverage: 91%
- Having Medicare benefits available to you in the future: 89%
- Paying for health care expenses, including premiums and co-pays: 85%
- Developing or maintaining healthy behaviors: 83%
- Paying for prescription drugs: 78%

- Extremely or very important

11. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=702)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Financial security’ is extremely important or very important or to most (94%) Nevada residents age 45+.

Important Economic Issues

- 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: 90%
- Having adequate Social Security benefits available to you in the future: 87%
- Having affordable utilities: 84%
- Protecting yourself against unfair financial practices: 82%
- Protecting yourself against consumer fraud: 79%
- Being able to stop working for pay at the age you want: 74%
- Having online security: 70%
- Protection from age discrimination: 67%
- Having good employment opportunities in your community: 62%
- Maintaining relevant job skills and experience: 53%

I1. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=702)

*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 (84%) Nevada residents age 45+.

### Important Independent Living Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>84%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>81%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>79%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td>76%</td>
</tr>
<tr>
<td>Having flexibility in your schedule to care for a loved one</td>
<td>64%</td>
</tr>
<tr>
<td>Having paid time off to care for yourself or a seriously ill family member</td>
<td>58%</td>
</tr>
</tbody>
</table>

*I1. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=702)

*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=702)

One-quarter (26%) of Nevada residents age 45+ are currently providing unpaid care to an adult relative or friend.
Nearly half (48%) of Nevada residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.
Survey Results for Nevada-Wealth Questions

Issues that Impact Nevada Adults Age 45 and Older
Just over half (57%) of Nevada residents age 45+ are extremely or very concerned about planning financially for retirement.

**Concerns About Retirement Plans**

- **Planning financially for your retirement**
  - Extremely concerned: 30%
  - Very concerned: 27%
  - Somewhat concerned: 18%
  - Not very concerned: 9%
  - Not concerned at all: 15%

- **Planning what you will do in retirement such as volunteer, travel, and hobbies**
  - Extremely concerned: 14%
  - Very concerned: 18%
  - Somewhat concerned: 28%
  - Not very concerned: 19%
  - Not concerned at all: 20%

- **Learning about retirement alternatives such as second careers or phased retirement**
  - Extremely concerned: 12%
  - Very concerned: 20%
  - Somewhat concerned: 25%
  - Not very concerned: 16%
  - Not concerned at all: 27%

*Note: Not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories.*
Half of Nevada residents age 45+ are extremely concerned about having enough income or savings to retire.

Concerns About Retirement Plans

<table>
<thead>
<tr>
<th></th>
<th>Extremely concerned</th>
<th>Very concerned</th>
<th>Somewhat concerned</th>
<th>Not very concerned</th>
<th>Not concerned at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire</td>
<td>50%</td>
<td>24%</td>
<td>15%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Ensuring the solvency and security of your retirement plans</td>
<td>40%</td>
<td>31%</td>
<td>15%</td>
<td>7%</td>
<td>6%</td>
</tr>
<tr>
<td>Having to postpone retirement</td>
<td>27%</td>
<td>23%</td>
<td>23%</td>
<td>11%</td>
<td>14%</td>
</tr>
</tbody>
</table>

RET1. How concerned are you about the following? (n=702)
*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Almost one-quarter (20%) of Nevada residents age 45+ are not confident they will have enough money to live comfortably through their retirement years.

Confidence in Retirement Money Lasting

- Not confident: 20%
- Somewhat confident: 37%
- Confident: 42%
- Don’t know: 1%
RETIREMENT ISSUES

Three out of five (61%) Nevada residents age 45+ are at least somewhat anxious about having enough money to live comfortably throughout their retirement years.

Anxiety About Retirement Money Lasting

- Very anxious: 24%
- Somewhat anxious: 37%
- Not very anxious: 22%
- Not anxious at all: 16%
- Don't know: 1%

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=702)
RET5. Given the amount of money you currently have saved, do you wish you had more money saved for your retirement years? (n=702)

The majority (86%) of Nevada residents age 45+ wish they had more money saved for their retirement years.
About one-third (37%) of Nevada residents age 45+ are not very confident or not at all confident they will have enough money for health care expenses during retirement.

**Confidence in Retirement Money Lasting For Health Care**

- **Very confident**: 23%
- **Somewhat confident**: 39%
- **Not very confident**: 22%
- **Not confident at all**: 15%

**RET6.** How confident are you that you will have enough money to take care of your health care expenses during your retirement years? These expenses include things such as co-payments, deductibles, out-of-pocket drug costs, expenses that Medicare doesn’t cover, such as hearing aids and eyeglasses, and possibly nursing home or long-term care. (n=702)
The majority (81%) of Nevada residents age 45+ are at least somewhat concerned that cost of living increases may reduce their standard of living during their retirement years.

 Concern About Cost of Living Increases

- Very concerned: 47%
- Somewhat concerned: 34%
- Not very concerned: 14%
- Not concerned at all: 6%

**RET7.** How concerned are you that cost of living increases, over which you have no control, may reduce your standard of living during your retirement years? (n=702)
RETIREMENT ISSUES

Two-thirds of Nevada residents age 45+ feel it is extremely important to be able to save money for retirement while working.

Importance of Saving for Retirement

- Extremely important: 66%
- Very important: 28%
- Somewhat important: 5%
- Not very important: 1%
- Not important at all: 1%
- Don’t know: 1%

RET8. How important is it for people to be able to save money for their retirement years while they are working? (n=702)
Nevada residents age 45+ have split opinions regarding their pace of retirement savings, with 38% feeling ‘on track’ and 45% feeling ‘behind schedule.’

**Pace of Planning For Retirement**

- **Ahead of schedule**: 13%
- **On track**: 38%
- **Behind schedule**: 45%
- **Don't know**: 3%
- **Refused**: 1%

RET9. When it comes to planning and saving for retirement, are you ahead of schedule, on track, or behind schedule? (n=702)
More than two-thirds (69%) of Nevada workers age 45+ report that their employer offers a way to save for retirement.

Access to Employer-Provided Retirement Saving Options

- Yes: 69%
- No: 30%

**RET10.** Does your employer provide a way for you to save for retirement? (n=218)
Among Nevada workers age 45+ whose employer offers a way to save for retirement, an IRA, 401(k), or 403(b) defined contribution plan is most common (79%).

Employer-Provided Retirement Saving Options

- 79%: An IRA, 401(k), or 403(b) defined contribution plan
- 32%: A traditional pension plan or a defined benefit plan
- 4%: Don't know

RET10a. Which of the following ways to save for retirement does your current employer provide? (n=151)
Among Nevada workers age 45+ who do *not* have a way to save for retirement at work, most (70%) would be extremely or very likely to take advantage of a plan if one were available.

<table>
<thead>
<tr>
<th>Likelihood of Utilizing Employer-Provided Retirement Saving Option</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extremely likely</td>
<td>43%</td>
</tr>
<tr>
<td>Very likely</td>
<td>27%</td>
</tr>
<tr>
<td>Somewhat likely</td>
<td>16%</td>
</tr>
<tr>
<td>Not very likely</td>
<td>1%</td>
</tr>
<tr>
<td>Not likely at all</td>
<td>11%</td>
</tr>
<tr>
<td>Don't know</td>
<td>3%</td>
</tr>
</tbody>
</table>

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)
Among Nevada residents age 45+ who have access to a workplace retirement savings plan, 82% report making regular contributions.
Nearly one-third (30%) of Nevada residents age 45+ report contributing to a personal retirement savings plan such as an IRA or thrift savings plan.
Twenty percent (20%) of Nevada residents age 45+ make contributions to a savings tool besides a defined contribution plan or IRA/thrift savings plan.

RET12_C. Are you making regular contributions to...? Another savings tool (specify) (n=702)
FRAUD ISSUES

About half (55%) of Nevada residents age 45+ agree it is extremely important to shred paper copies of financial statements and other documents that contain personal information.

Importance of Shredding Financial / Personal Information

- Extremely important: 55%
- Very important: 30%
- Somewhat important: 11%
- Not very important: 2%
- Not important at all: 1%
- Don’t know: 1%

FRA1. How important is it for people to shred paper copies of financial statements or other personal information that may contain, for example, birthdates, addresses, account codes or numbers, or Social Security numbers, after they’ve reviewed them? (n=702)
More than half (58%) of Nevada residents age 45+ report ‘always’ shredding personal and financial information after review.

Frequency of Shredding Financial / Personal Information

- **Always**: 58%
- **Sometimes**: 25%
- **Rarely**: 8%
- **Never**: 8%
- **Don't know**: 1%

*FRA2. About how often do you shred your personal and financial information after you've reviewed it? (n=702)*
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=702)

About one in seven (14%) Nevada residents age 45+ have been a victim of identity theft in the past year.
About three-quarters (79%) of Nevada residents age 45+ are at least somewhat concerned about becoming the target or victim of a scam or fraud.

**Concern About Scam / Fraud**

- Extremely concerned: 25%
- Very concerned: 26%
- Somewhat concerned: 28%
- Not very concerned: 13%
- Not concerned at all: 8%

*FRA4. How concerned are you, personally, about becoming the target or victim of a scam or fraud? (n=702)*
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=702)

About one-third (38%) of Nevada residents age 45+ were informed that they may have been a victim of identity theft within the past year.
More than three-quarters (81%) of Nevada residents age 45+ think that Social Security numbers should be top priority as private information to be hidden from scammers.

**Ranking Priority of Top Three Personal Identification Information**

<table>
<thead>
<tr>
<th>Information</th>
<th>Rank 1</th>
<th>Rank 2</th>
<th>Rank 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security number</td>
<td>81%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Birthdate</td>
<td>28%</td>
<td>26%</td>
<td>4%</td>
</tr>
<tr>
<td>Medicare supplement number</td>
<td>23%</td>
<td>19%</td>
<td>4%</td>
</tr>
<tr>
<td>Driver's license</td>
<td>35%</td>
<td>31%</td>
<td>3%</td>
</tr>
<tr>
<td>Cell phone number</td>
<td>8%</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td>Home address</td>
<td>10%</td>
<td>17%</td>
<td>2%</td>
</tr>
</tbody>
</table>

**FRA8.** The following list includes personal identification information people use for things like credit or debit cards, health care services, registering online accounts, or online shopping. Please rank these items in order of importance as information that should be private and hidden from scammers. (n=702)  
*IF AGE 65+* Medicare supplement number (n=282)
FRA9. [TRUE/FALSE] If you owe back taxes to the Internal Revenue Service, or IRS, and have not been contacted by mail about your balance, an IRS agent is authorized to call and warn you that you could be arrested unless you pay immediately. (n=702)

Most (85%) Nevada residents age 45+ agree that the IRS is not authorized to call taxpayers to warn them they can be arrested unless they pay back taxes immediately.
Nearly three-quarters (72%) of Nevada residents age 45+ agree that it is possible for someone to fraudulently use a stolen Social Security number to file for an IRS tax refund.

FRA11. [TRUE/FALSE] It is possible for someone to use your Social Security number to file for an IRS tax refund in your name. (n=702)
FRAUD ISSUES

Most (84%) Nevada residents age 45+ agree that the IRS does not initiate contact with taxpayers by email or text to request personal financial information.

IRS Contacts for Information

- TRUE: 9%
- FALSE: 84%
- Don't know: 8%
Most Nevada residents age 45+ either had their taxes prepared most recently by a professional (40%) or prepared their taxes themselves (37%).

Who Prepared Taxes Recently

- Professional - accountant, financial, CPA: 40%
- Me/ use Turbo Tax/ Quicken/ software program: 37%
- Spouse/ husband/ wife/ partner: 7%
- Other family member: 4%
- AARP Tax Aide: 2%
- Friend/ neighbor: 1%
- Volunteers at senior center: 1%
- Other (record): 4%
- Don’t know: 4%
- Refused: 2%
FRAUD ISSUES

In the past year, half (51%) of Nevada residents age 45+ recall receiving a tax scam call from someone claiming to be from the IRS.

Received Tax Fraud Call From IRS in Past 12 Months

- Yes: 51%
- No: 47%
- Don't know: 2%

FRA14. In a tax scam, someone claiming to work for the Internal Revenue Service, or IRS, calls and says that you owe the IRS money. They tell you that in order to avoid criminal charges or penalties, you need to send them money immediately or you could go to jail or be fined. In the past 12 months, have you received a call from anyone saying they were from the IRS and that you owe money to the IRS? (n=702)
In the past 12 months, 17% of Nevada residents age 45+ recall receiving a tax phishing email.

FRA15. In a tax phishing scam, a scammer sends an email message that looks like it came from the IRS and asks for your personal and financial information in order to provide you with a tax refund or help you avoid penalties if you owe taxes. Any personal information that you send through the email can be used to steal your identity for their economic gain. In the past 12 months, have you or anyone you know received an email offer similar to this? (n=702)
FRA16. In the distressed relative scam (also called the grandparent scam), someone pretending to be a relative contacts you and claims they need you to send them money to help get them out of some sort of trouble. In the past 12 months, have you or anyone you know been contacted with a message like this? (n=702)

One-third (33%) of Nevada residents age 45+ have been personally targeted by a distressed relative scam in the past year or know someone who has.
FRAUD ISSUES

Just over half (57%) of Nevada residents age 45+ think that it can be at least somewhat difficult to recognize a scam or fraudulent offer.

Ease of Detecting Scam / Fraudulent Offer

- Extremely easy/ not difficult at all: 15%
- Very easy/ not very difficult: 25%
- Somewhat easy/ somewhat difficult: 37%
- Not very easy/ very difficult: 15%
- Not easy at all/ extremely difficult: 5%
- Don’t know: 2%

FRA17. In your opinion, how (easy/difficult) is it for people to recognize a scam or fraudulent offer that tricks people out of their money or personal information? (n=702)
Nearly all (93%) Nevada residents age 45+ are at least somewhat confident that they personally can detect a scam or fraudulent offer targeting them.

Confidence of Detecting Scam / Fraud

- Extremely confident: 35%
- Very confident: 37%
- Somewhat confident: 21%
- Not very confident: 4%
- Not confident at all: 3%
- Don’t know: 1%
In the past year, 13% of Nevada residents age 45+ have been a victim of a scam or fraud.

Victim of Scam / Fraud I Past 12 Months

- Yes: 13%
- No: 84%
- Don't know: 3%

FRA19. In the last 12 months, have you been a victim of a scam or fraud? (n=702)
Among Nevada residents age 45+ who have been a victim of a scam or fraud in the past year, about half (56%) reported it to appropriate local or state authorities.

Reporting of Scam / Fraud

- Yes: 56%
- No: 44%

FRA19_A. Did you report it to the police or to appropriate local or state authorities? (n=90)
In November 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Nevada residents age 45+. Topics included healthcare, the economy and financial/retirement security, fraud issues, independent living and long-term care, and caregiving.

ANR completed a total of 702 interviews (350 via landline telephone, 176 via cell phone, and 176 online). Respondents were screened to meet the following criteria:

- age 45+
- Resident of Nevada

Survey length averaged 20.1 minutes by telephone and 18.5 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 Nevada, purchased from Aristotle, and online sample provided by Fulcrum. A total of 27,084 records were utilized to achieve a sample of 702 respondents. The list of 1,243,133 residents of Nevada age 45+ was randomly divided into 1,243 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 27 replicates representing a total of 26,400 resident records were dialed to complete the telephone portion of this study.

The total sample of 702 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 November 8, 2019 and closed on November 17, 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 Nevada.
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.