VITAL VOICES

Issues that Impact New York Adults Age 50 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 New York adults age 50 and older.
Survey Results for New York- Core Questions

Issues that Impact New York Adults Age 50 and Older
Health care issues are very important to most New York residents age 50+, with ‘having adequate health insurance coverage’ topping the list.

Percent Rating Health Care Issues as Extremely or Very Important

- Having adequate health insurance coverage: 94%
- Staying mentally sharp: 94%
- Staying physically healthy: 93%
- Having Medicare benefits available to you in the future: 92%
- Paying for health care expenses, including premiums and co-pays: 86%
- Paying for prescription drugs: 81%

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Nearly all New York residents age 50+ rate ‘having enough income or savings to retire’ and ‘having adequate Social Security benefits available’ as extremely or very important.

Percent Rating Economic Issues as Extremely or Very Important

- Having enough income or savings to retire: 92%
- Having adequate Social Security benefits available to you in the future: 92%
- Having affordable utilities: 86%
- Protecting yourself against unfair financial practices: 81%
- Protecting yourself against consumer fraud: 80%
- Having online security: 74%
- Being able to stop working for pay at the age you want: 74%
- Protection from age discrimination: 70%
- Having good employment opportunities in your community: 60%
- Maintaining relevant job skills and experience: 55%

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

*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’ and ‘getting to the places you need to go independently’ is at least very important to 86% of New York residents age 50+.

### Percent Rating Independent Living Issues as Extremely or Very Important

<table>
<thead>
<tr>
<th>Issue</th>
<th>Rating</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>86%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>86%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>80%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td>78%</td>
</tr>
<tr>
<td>Having affordable housing options in your community</td>
<td>76%</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)

\*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories.
Survey Results for New York-Health Questions

Issues that Impact New York Adults Age 50 and Older
Most New York residents age 50+ are not familiar with telehealth services.

**Familiarity with Telehealth**

- Not familiar at all, 46%
- Not very familiar, 21%
- Somewhat familiar, 23%
- Very familiar, 10%

**TEL-1.** Telehealth is a way for people to have one-on-one interactions with their health care providers without having to be in the same location at the same time, by using communications technologies like cell phones, computers, and tablets. Examples of how telehealth provides more connected care include a patient wearing a monitoring device that tracks vital signs or an online conversation between patients and their doctors to get a diagnosis, get advice, get a prescription for a medication, or to get a second opinion. How familiar are you with telehealth services?
TEL-4. Have you ever used telehealth services for yourself or a loved one you are caring for?

Four out of five (81%) New York residents age 50+ have never used telehealth services.
**TELEHEALTH**

New York residents age 50+ have mixed levels of interest in telehealth services.

<table>
<thead>
<tr>
<th>Levels of Interest in Using Telehealth Services</th>
<th>Extremely interested</th>
<th>Very interested</th>
<th>Somewhat interested</th>
<th>Not very interested</th>
<th>Not interested at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>A monitoring device that alerts emergency care if you or a loved one have a stroke, heart attack, or suffer a serious injury</td>
<td>27%</td>
<td>26%</td>
<td>25%</td>
<td>8%</td>
<td>12%</td>
</tr>
<tr>
<td>A phone conversation or video call with a doctor, nurse, or specialist to discuss symptoms, progress, or treatment options and get medication prescribed right away for yourself or a loved one</td>
<td>21%</td>
<td>24%</td>
<td>30%</td>
<td>9%</td>
<td>14%</td>
</tr>
<tr>
<td>A monitoring device that tracks key health information like blood sugar or heart rate and sends that information to a doctor or nurse</td>
<td>19%</td>
<td>22%</td>
<td>29%</td>
<td>12%</td>
<td>17%</td>
</tr>
</tbody>
</table>

**TEL-2.** How interested would you be in using each of the following telehealth services for yourself or a loved one if needed?
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.

One in five (19%) New York residents age 50+ are currently providing unpaid care to an adult relative or friend.

Percent Providing Unpaid Adult Care

- Yes, 19%
- No, 80%
- Refused, 0%
One-third (32%) of New York residents age 50+ who are not currently providing unpaid care have provided this type of care in the past.

Percent Who Have Ever Provided Unpaid Adult Care

- Yes, 32%
- No, 68%
CARE46. As a caregiver, have you ever spent your own money to help care for your loved one, including transportation, medical devices, hiring others to help, or home modifications?

More than three-quarters (77%) of New York caregivers age 50+ have spent their own money on caregiving expenses.

Money Spent as a Caregiver

- Yes, 77%
- No, 23%
Caregiving has had an impact on personal finances for most New York caregivers age 50+, with one-quarter saying it had a major impact.

Financial Impact of Being a Caregiver

- A major impact: 24%
- A minor impact: 55%
- No impact at all: 20%
- Don’t know: 1%
LONG-TERM CARE COSTS

Three in five (61%) New York residents age 50+ are not confident that they could afford nursing home care for one year if needed.

Nursing Home Care Affordability

- Very confident: 14%
- Somewhat confident: 18%
- Not very confident: 17%
- Not confident at all: 44%
- Don’t know: 6%
- Refused: 1%

LTCC1. The cost of nursing home care in New York State is most often around $150,000 a year. Knowing this, how confident are you that you would be able to afford nursing home care for one year, if you needed it?
As you may know, Medicare is the national health insurance program for residents age 65 and older. To your knowledge, are long-term care services, such as nursing home care and home care services, covered by Medicare?

Only one-third (32%) of New York residents age 50+ know that Medicare does not cover long-term care services.

Knowledge of Whether Medicare Covers Long-Term Care Services

- Long-term care services are not covered: 32%
- Long-term care services are covered: 28%
- Not sure: 40%
LONG-TERM CARE COSTS

The majority of New York residents age 50+ expect to rely on government programs and Medicaid to pay for nursing home care if needed.

Paying for Nursing Home Care

- Government programs: 62%
- Medicaid: 60%
- Your income: 56%
- Your savings: 55%
- Long-term care insurance: 34%
- Assistance from family members: 27%

LTCC2. Which of the following do you think you would rely on to pay for nursing home care if you become sick, disabled, or unable to care for yourself? Would you rely on...?
Survey Results for New York-Wealth Questions

Issues that Impact New York Adults Age 50 and Older
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. Have you had any of these experiences in the past 12 months?

Nearly one in five (17%) New York residents age 50+ have been a victim of identity theft in the past year.
Half (52%) of New York residents age 50+ are extremely or very concerned about personally becoming the target or victim of a scam or fraud.

**Concern About Being a Victim of Fraud**

- **Extremely/very concerned, 52%**
- **Somewhat concerned, 30%**
- **Not very/Not at all concerned, 18%**
FRAUD ISSUES

Four in five (79%) New York residents age 50+ have received fraud-related automated calls in the past year.

Percent Who Have Received Automated Telephone Fraud

Yes, 79%
No, 18%
Don't know, 3%

FRA21. In the past year, have you received automated telephone calls, such as a pre-recorded message, claiming that you need to return a call because you owe income taxes, have outstanding credit card debt, or need your computer fixed by Microsoft?
Three in five (59%) New York residents age 50+ plan to live in New York full-time throughout retirement.
About one-fourth (27%) of New York workers age 50+ are not sure when they plan to retire.

Expected Retirement Age Among Workers

Never: 8%
Don’t know: 27%
50-59: 6%
60-64: 16%
65-69: 26%
70-74: 12%
75+: 8%

RET17_1. At what age do you plan on retiring? Your best estimate is fine.
Nearly two-thirds of New York retirees age 50+ retired under the age of 65.

*RET17_2. At what age did you retire?*
Two-fifths (42%) of New York State residents age 50+ feel that they are better prepared for retirement than others their age.

**Retirement Preparedness**

- Much more prepared: 16%
- Somewhat more prepared: 26%
- About the same as others: 23%
- Somewhat less prepared: 16%
- Much less prepared: 16%
- Don’t know: 4%

RET18. Thinking about how much you have saved for retirement and how well you have planned for retirement, how prepared for retirement do you currently think you are, compared to others your age?
New York residents age 50+ have most often research Social Security benefits when preparing for retirement years.

Percent Who Have Taken Steps to Plan for Retirement

- Researched Social Security benefits: 67%
- Researched Medicare benefits: 55%
- Made decisions about where you will live in retirement: 53%
- Made a plan for how you will be cared for should you become sick, disabled or be unable to care for yourself: 39%
- Written out a clear plan including a budget for your retirement: 35%

**RET19_A.** People prepare for their retirement years in many different ways. For each of the following ways to prepare for your retirement years, have you researched Social Security benefits?
RETIREMENT ISSUES

One in ten (12%) New York residents age 50+ think that Social Security will be their only source of retirement income.

Expected Portion of Retirement Income from Social Security

- **Your only source of income**: 12%
- **A major part of your income**: 37%
- **A minor part of your income**: 40%
- **Or will you not get Social Security payments at all**: 3%
- **Don't know**: 7%
- **Refused**: 1%

RET21. How much of your retirement income do you think will come from Social Security? Do you think it will be…?
The majority (94%) of New York residents age 50+ think it is extremely or very important for Congress to strengthen and reform Social Security.

Importance of Strengthening and Reforming Social Security

- Extremely important, 70%
- Very important, 24%
- Somewhat important, 5%

RET22. How important do you think it is for Congress to work to strengthen and reform Social Security so it is available for your retirement and for future generations?
Survey Results for New York-Self Questions

Issues that Impact New York Adults Age 50 and Older
Nearly two in five (37%) New York State residents age 50+ describe where they live as a suburban area.

<table>
<thead>
<tr>
<th>Community Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Suburban area</td>
<td>37%</td>
</tr>
<tr>
<td>Metropolitan area</td>
<td>30%</td>
</tr>
<tr>
<td>Rural area</td>
<td>13%</td>
</tr>
<tr>
<td>Town</td>
<td>10%</td>
</tr>
<tr>
<td>Small city</td>
<td>9%</td>
</tr>
<tr>
<td>Don’t know</td>
<td>1%</td>
</tr>
</tbody>
</table>
Most New York State residents age 50+ reside in a single-family house.

**Home Type**

- A single family house: 57%
- An apartment: 27%
- A condominium or co-op: 8%
- A townhouse or row house: 4%
- Some other type of living arrangement: 2%
- A mobile home: 1%
- Senior housing or assisted living facility: 1%

**COMM10.** Which of the following best describes where you currently live?
Two-thirds (66%) of New York residents age 50+ are homeowners.

LIV-COMM3. Do you own or rent your home?
In the past year, nearly two in five (37%) residents age 50+ have considered leaving New York State.

Percent Who Have Considered Leaving New York

Yes, 37%
No, 63%
Among New York State residents age 50+ who have considered leaving New York in the past year, ‘lower overall cost of living’ is the main reason they are considering leaving (83%), followed closely by ‘lower taxes’ (79%).

Considered Reasons for Leaving New York State

- Lower overall cost of living: 83%
- Lower taxes: 79%
- Better climate: 72%
- Lower housing costs: 72%
- A safer community or lower crime rate: 38%
- To be with or live closer to other family members: 36%
- Other (specify): 28%
- Better access to health care: 25%
- More financial assistance: 24%
- Better access to long-term care services: 23%
- Better job opportunities: 21%

MIG-2. What are your reasons for considering leaving New York?
Nearly half (45%) of New York residents age 50+ are very or somewhat concerned about having to move as a result of changes in the housing market.

**Housing Growth Concerns**

- Very concerned, 20%
- Somewhat concerned, 25%
- Not very concerned, 25%
- Not concerned at all, 31%

**GEN2.** Looking ahead, how concerned are you about having to move from your current neighborhood because of changes in the housing market?
As the demand for housing has grown in New York, many neighborhoods that have been home for mostly low- and moderate-income households are seeing an increase in higher-income households and higher housing prices. Have you or someone you know had to move from their neighborhood in the past 5 years due to price changes in the housing market?

Three in ten (29%) New York State residents age 50+ have moved in the past five years due to price changes in the housing market (or know someone who has).

**Housing Market Growth**

- Yes: 29%
- No: 70%
- Don't know: 1%
More than one-fourth (27%) of New York residents age 50+ is at least somewhat likely to move in the next five years as a result of changes in the housing market.

### Possibility of Moving as a Result of Changing Market

- **Very likely**: 11%
- **Somewhat likely**: 16%
- **Not very likely**: 27%
- **Not likely at all**: 38%
- **Don't know**: 8%

**GEN3.** How likely is it that you will have to move from your current neighborhood because of changes in the housing market in the next 5 years?
DISCRIMINATION

Many New York residents age 50+ have seen and experienced various forms of discrimination.

**Frequency of Experiencing Types of Discrimination**

<table>
<thead>
<tr>
<th></th>
<th>Very often</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Racism</td>
<td>16%</td>
<td>17%</td>
<td>25%</td>
<td>20%</td>
<td>21%</td>
</tr>
<tr>
<td>Sexism</td>
<td>10%</td>
<td>14%</td>
<td>25%</td>
<td>26%</td>
<td>24%</td>
</tr>
<tr>
<td>Ageism or age discrimination against someone older</td>
<td>10%</td>
<td>18%</td>
<td>29%</td>
<td>24%</td>
<td>20%</td>
</tr>
<tr>
<td>Ageism or age discrimination against someone younger</td>
<td>5%</td>
<td>8%</td>
<td>24%</td>
<td>33%</td>
<td>29%</td>
</tr>
</tbody>
</table>

FP16. Discrimination can take a variety of forms in society. How often do you personally see or experience the following types of discrimination?
METHODOLOGY

In November 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among New York residents age 50 and older. Topics included healthcare; the economy and financial/retirement issues; livable communities; long-term care and caregiving; and discrimination.

ANR completed a total of 1,527 interviews (764 via landline telephone, 384 via cell phone, and 379 online). Interviews were conducted in both English and Spanish, based on respondent preference (1,452 in English and 75 in Spanish). Respondents were screened to meet the following criteria:

- Age 50+
- Resident of New York

Survey length averaged 20.3 minutes by telephone and 18.5 minutes online (28.3 minutes in Spanish by telephone and 26.5 minutes in Spanish 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 50 and older of New York, purchased from Aristotle, and online sample provided by Fulcrum. A total of 42,468 records were utilized to achieve a base sample of 1,000 respondents and supplemental oversample required to total 403 Hispanic/Latino respondents and 403 Black/African-American respondents. The list of 8,297,247 residents of New York age 50 and older was randomly divided into 8,297 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 42 replicates representing a total of 41,300 resident records were dialed to complete the telephone portion of this study.

The total base sample of 1,000 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 November 21, 2019 and closed on December 9, 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 New York.
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.