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INTRODUCTION

There are currently about 117 million Americans who are 50 and older; this number will grow to 157 million by 2050. The 50 and older population is and will continue to be an essential contributor to American society. Understanding the needs and opinions of older Americans is critical to ensuring they live longer and healthier lives.

Vital Voices is a new and exciting program of research undertaken by AARP. Through this research program, we are launching a new initiative that will deliver critical, current, and state-specific data to 53 states on a rolling three-year schedule between 2019 and 2021. We are making this data available to the public to assist with the development of programs, products, and policies for older adults. This data will allow those in leadership positions to:

• Predict the need for a specific program or interest in a particular issue.
• Enhance program and product innovation and development.
• Track issues and attitudes over time to assess shifts in public opinion.
• Take action on critical advocacy issues.

Never before has AARP launched a research program of this size and with this much promise. We give it to you, hoping that it will significantly impact the work you do.
National Survey Results - Health Questions

Issues That Impact U.S. Adults Age 45 and Older
U.S. adults age 45+ think many healthcare issues are important, with staying mentally sharp topping the list.

Important Healthcare Issues

- Staying mentally sharp: 94%
- Having adequate health insurance coverage: 93%
- Staying physically healthy: 92%
- Having Medicare benefits available to you in the future: 88%
- Paying for healthcare expenses: 85%
- Paying for prescription drugs: 77%

**I1.** For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important') (n=804)
More than one-quarter (29%) of U.S. adults age 45+ are currently providing unpaid help to an adult relative or friend.

CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=804)
CARE1_A. Have you ever provided this type of unpaid help in the past? (n=570)

One-third (35%) of U.S. adults age 45+ who are not currently providing unpaid help have provided this type of care in the past.

Percent Providing Unpaid Adult Care in the Past

- Yes
- No

35%
65%
More than half (62%) of U.S. adults age 45+ are currently taking two or more prescription medications on a regular basis.

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**Number of Prescription Medications Taken Regularly**

- None: 26%
- 1: 12%
- 2 to 3: 27%
- 4 to 5: 17%
- 6 or more: 18%

*Approximately how many different prescription medications do you take on a regular basis, such as daily, weekly, or monthly? (n=804)*

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**PER2**
Out-of-pocket spending on prescription drugs varies among U.S. adults age 45+, with two-thirds (68%) spending less than $50 per month.

Past 12 Months Out-of-Pocket Spending on Prescription Medications

- Nothing/ $0: 28%
- More than $0 but less than $10 per month: 14%
- $10 to less than $50 per month: 26%
- $50 to less than $100 per month: 12%
- $100 to less than $200 per month: 9%
- $200 to less than $500 per month: 6%
- $500 to less than $1,000 per month: 3%
- More than $1,000 per month: 1%
- Don't know/ refused: 2%

PER3. In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=804)
In the past two years, one-quarter (25%) of U.S. adults age 45+ reported not filling a prescription that was provided by their doctor.

**Ever Not Filled a Prescription**

- **Yes**: 73%
- **No**: 25%
- **Don't know/ refused**:
Among U.S. adults age 45+ who decided not to fill a prescription, nearly half (48%) cited the cost of the drug as the reason.

### Reasons for Not Filling Prescription

- **Cost of the drug**: 48%
- **Side effects of the drug**: 14%
- **Didn’t need/ no longer needed**: 12%
- **Did not think the drug was necessary**: 8%
- **Thought the drug wouldn’t help much**: 5%
- **Drug did not help**: 4%
- **Was a narcotic**: 3%
- **Condition the drug was prescribed for improved**: 3%
- **Other**: 12%

**PER4_A.** Why did you decide not to fill a prescription that your doctor had given you? (Coded open-ended responses) (n=202)
Six in ten (62%) U.S. adults age 45+ are at least somewhat concerned about being able to afford needed prescriptions over the next two years.

**Concern About Affording Prescription Drugs Over the Next 2 Years**

- Extremely concerned: 19%
- Very concerned: 17%
- Somewhat concerned: 26%
- Not very concerned: 19%
- Not concerned at all: 19%

**PER5.** How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=804) Chart does not equal one-hundred percent due to removal of small cells; see annotation for all categories.
PER6. Do you currently purchase any prescription drugs online? (n=588)

One in ten (10%) U.S. adults age 45+ currently purchases prescription drugs online.
Three-quarters (78%) of U.S. adults age 45+ believe it should be legal for people in the U.S. to buy drugs from Canada and Europe.
Most (87%) U.S. adults age 45+ support allowing Medicare to negotiate lower prices for prescription drugs.
National Survey Results - Wealth Questions

Issues That Impact U.S. Adults Age 45 and Older
**ISSUES OF IMPORTANCE**

Having enough income or savings to retire, including adequate Social Security benefits, is extremely important or very important to most U.S. adults age 45+.

<table>
<thead>
<tr>
<th>Important Economic Issues</th>
<th>Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire</td>
<td>90%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits</td>
<td>88%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>80%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>80%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>73%</td>
</tr>
<tr>
<td>Having online security</td>
<td>68%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>65%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>63%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>55%</td>
</tr>
<tr>
<td>Having access to high-speed internet</td>
<td>51%</td>
</tr>
</tbody>
</table>

1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=804)
WEALTH ISSUES

Half (55%) of U.S. adults age 45+ expect that their personal financial situation will stay the same over the next 12 months.

Q703. In the next 12 months, do you think your personal financial situation will improve, get worse, or stay the same? (n=804)

Outlook on Personal Financial Situation

- Improve: 55%
- Get worse: 12%
- Stay the same: 32%
- Don’t know/ refused: 5%

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U.S. adults age 45+ have varying levels of confidence about having enough money to live comfortably throughout their retirement years.

Confidence in Retirement Money Lasting

- Ratings of 1-3
- Ratings of 4-7
- Ratings of 8-10
- Don't know/ refused

RETIRED 3. 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=804)
Three-quarters (75%) of U.S. adults age 45+ currently (or plan to) rely on Social Security as a source of income as they get older.

Q728. Which, if any, of the following sources of income do you currently rely on or plan to rely on as you get older? (Percent ‘yes’) (n=804)
U.S. adults age 45+ have mixed interest in work-related opportunities such as finding new ways to make money, flexible work arrangements, and advancing in their job or career.

**Interest in Work-Related Opportunities**

- Finding new ways to make money: 41%
- Having flexible work arrangements: 40%
- Advancing in your job or career (if not retired): 40%
- Keeping up with technology to maintain job skills: 38%
- Learning about other types of jobs: 31%
- Gaining new job-related skills or experiences: 29%
- Starting or running your own business: 19%
- Starting a new job or career: 16%

**WORK2.** How interested are you in...? (Percent ‘extremely interested’ or ‘very interested’) (n=804)
Over one-third (36%) of U.S. adults age 45+ are extremely concerned or very concerned about personally becoming the target or victim of a scam or fraud.

Chart does not equal one-hundred percent due to removal of small cells; see annotation for all categories.

FRA4. How concerned are you, personally, about becoming the target or victim of a scam or fraud? (n=804)
Chart does not equal one-hundred percent due to removal of small cells; see annotation for all categories.
FRAUD ISSUES

One in ten (11%) U.S. adults age 45+ have been the victim of a scam or fraud in the past 12 months.

Victim of Scam or Fraud in the Past 12 Months

- Yes: 87%
- No: 11%
- Don’t know: 2%

FRA19. In the last 12 months, have you been a victim of a scam or fraud? (n=804)
Half (56%) of U.S. adults age 45+ who had been a victim of a scam or fraud in the past 12 months reported it to the police or other local or state authorities.
Nearly one-third (31%) U.S. adults age 45+ know of a family member or friend who may have been a victim of a scam or fraud.

FRAUD ISSUES

FRA20. Do you know of a family member or close friend who may have been victims of a scam or fraud? (n=804)

- Yes
- No
- Don't know
National Survey Results- Self Questions

Issues that Impact U.S. Adults Age 45 and Older
Staying in their home as they age and getting around independently are extremely important or very important to most (84%) U.S. adults age 45+.

Important Independent Living Issues

- Staying in your own home as you get older: 84%
- Getting to the places you need to go independently: 84%
- Caring for a loved one: 80%
- Having high quality long-term care in your community: 79%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=804)
**Half (51%) of U.S. adults age 45+ believe that toxic political discourse has negatively impacted their wellbeing.**

<table>
<thead>
<tr>
<th>Issues Negatively Affecting Wellbeing</th>
<th>Percent</th>
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<tbody>
<tr>
<td>The toxic political discourse</td>
<td>51%</td>
</tr>
<tr>
<td>Affording the healthcare you need</td>
<td>43%</td>
</tr>
<tr>
<td>Climate change</td>
<td>38%</td>
</tr>
<tr>
<td>Mass shootings</td>
<td>37%</td>
</tr>
<tr>
<td>Human rights abuses</td>
<td>32%</td>
</tr>
<tr>
<td>Natural disasters</td>
<td>30%</td>
</tr>
<tr>
<td>The opioid epidemic</td>
<td>29%</td>
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<tr>
<td>News about rising suicide rates</td>
<td>29%</td>
</tr>
<tr>
<td>Families separated at the border</td>
<td>23%</td>
</tr>
<tr>
<td>Other</td>
<td>2%</td>
</tr>
</tbody>
</table>

Q741. Have any of the following affected your wellbeing in a negative way? (Percent 'yes') (n=804)
ISO1. How often do you have contact with family, friends, or neighbors who do not live with you? (n=804)
Chart does not equal one-hundred percent due to removal of small cells; see annotation for all categories

More than one-third (38%) of U.S. adults age 45+ reported that they have contact with family, friends, or neighbors every day.

Frequency of Contact with Family and Friends

- Every day: 38%
- Several times a week: 30%
- Once a week: 14%
- Once every 2 or 3 weeks: 7%
- Once a month: 4%
- Less than monthly: 3%
- Never: 2%
More than half (56%) of U.S. adults age 45+ are extremely concerned or very concerned about being able to afford to remain in their home as they age.

Concerns of U.S. Adults Age 45+

- Being able to afford to remain in your home as you age: 56%
- Being about to get around your community: 54%
- Being connected with others in your community: 38%

LIV-COMM1. How concerned are you about the following? (n=804)
Chart does not equal one-hundred percent due to removal of small cells; see annotation for all categories
While most (85%) U.S. adults age 45+ believe their generation has done good things for the country, three-quarters (73%) worry about the world they may leave behind.

Concerns of U.S. Adults Age 45+

- My generation has done good things for the country: 85%
- I worry about the world that I may leave behind: 73%
- Americans have more in common than they do differences: 73%
- Corporate America would benefit with more women in leadership positions: 71%
- I feel like I have a voice in the political process: 56%
- The country would benefit from a female President: 55%

Q717. How much do you agree or disagree with the following statements? (Percent ‘strongly agree’ or ‘somewhat agree’) (n=804)
In November 2019, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among U.S. adults age 45+. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, isolation and mental health issues, and retirement issues.

ANR completed a total of 804 interviews (400 via landline telephone, 200 via cell phone, and 204 online). Respondents were screened to meet the following criteria:

- Age 45+
- U.S. resident

Survey length averaged 20.9 minutes by telephone and 18.7 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 U.S. adults age 45+, purchased from Aristotle, and online sample provided by Fulcrum. A total of 31,300 records were utilized. The list of 138,136,704 U.S. adults age 45+ was randomly divided into 138,136 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 31 replicates representing a total of 31,300 records were dialed to complete the telephone portion of this study.

The study’s base sample of 804 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 November 25, 2019 and closed on December 5, 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.
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.

AARP
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This research was designed and executed by AARP Research.