Background and Overview

Large scale initiative
• 20K responses
• Provides a read on small segments

Best representation of AARP’s membership
• USPS mail survey conducted in multiple languages
• Fieldwork was conducted from May-August 2021
• 16% response rate matches the last MOS effort in 2016

Trended over time
• Conducted every few years with the last studies conducted in 2016 and 2012
AARP membership is trending older and over half are 70+.

- The average age of the membership is 70.4 today, up from 69 in 2016.
- The share of Members ages 50–59 is down to 14%, about half the level it was 10 years ago.
- The downward trend among the 60–69 cohort is more recent.

Age distribution of AARP Members
2003 to 2021, by age range

Source: Q17 What is your age?. Base: Total respondents (2012 n=38,729, 2016 n=22,839, 2021 n=20,116)
Consequently, more Members are retired today than previously.

- Those who have not yet retired have their sights set on retiring at 68 and expect to retire at 69. These views are up slightly from 2016.

Source: Q19 What is your current employment status? Base: Total respondents (2012 n=38,729, 2016 n=22,839, 2021 n=20,116), Q20 At what age would you like to retire? Base: Those who answered employees and not other (n=5,471), Q21 At what age do you realistically expect to retire? Base: Those who answered employees and not other (n=5,471), Q22. Do you currently own a business and have at least one other person you pay as an employee? Base: Total respondents (n=20,116)
Married/living with a partner continues to trend downward.

- Just over half are married in 2021, while 1 in 25 are living with a partner.

### Marital status of AARP Members 2021
- **Married**: 52%
- **Widowed**: 20%
- **Separated**: 1%
- **Partner**: 4%
- **Divorced**: 15%
- **Never married**: 8%

### Percent of AARP Members who are married or have a partner 2000 to 2021
- 2000: 61%
- 2003: 61%
- 2006: 59%
- 2010: 58%
- 2012: 59%
- 2016: 57%
- 2021: 56%

### Average age of spouse/partner in 2021: 67.1

### Avg # of people per HH is 2

Q30 What is your spouse or partner’s age? Base: Those who did not say widowed, separated, divorced and never married (2012 n=21,828, 2016 n=12,457, 2021 n=10,616)
The diversity of membership has held steady after gains in the prior wave.

Race/ethnicity distribution of AARP Members, 2012 to 2021
Among non-White Members

<table>
<thead>
<tr>
<th>Year</th>
<th>Total non-White</th>
<th>Hispanic</th>
<th>Black or African American</th>
<th>Other or multiracial</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>14%</td>
<td>3%</td>
<td>8%</td>
<td>2%</td>
</tr>
<tr>
<td>2016</td>
<td>20%</td>
<td>5%</td>
<td>10%</td>
<td>2%</td>
</tr>
<tr>
<td>2021</td>
<td>21%</td>
<td>5%</td>
<td>10%</td>
<td>3%</td>
</tr>
</tbody>
</table>

- Population estimates:
  - African Americans ~ 13 million
  - Hispanics ~ 11 million
  - Asians ~ 5 million

- AARP Membership level estimates:
  - African Americans ~ 4.1 million
  - Hispanics ~ 1.9 million
  - Asians ~ 860,000

Source: Q26 Are you of Hispanic, Latino, or Spanish origin/descent? Base: Total respondents (2012 n=38,729, 2016 n=22,839, 2021 n=20,116) Q28 What do you consider yourself to be?
Healthcare concerns rank high as an overall category. Social Security, fraud, aging in place help round out other top concerns.

<table>
<thead>
<tr>
<th>Healthcare</th>
<th>Consumer</th>
<th>Independent living / long-term care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>Protecting yourself against consumer fraud/ID theft</td>
<td>Staying in your own home as you get older</td>
</tr>
<tr>
<td>Staying mentally sharp</td>
<td>Protecting the environment for current and future generations</td>
<td>Having long-term care or home health services available</td>
</tr>
<tr>
<td>Living a healthy lifestyle</td>
<td>Having online/Internet security, privacy and safety</td>
<td>Continuing to drive or get around as you get older</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>Protecting yourself against unfair/deceptive financial practices</td>
<td>Paying for long-term care</td>
</tr>
<tr>
<td>Paying for health care expenses</td>
<td>Affording utilities</td>
<td>Having affordable housing available</td>
</tr>
<tr>
<td>Declining physical health or chronic conditions</td>
<td>Affording groceries or household necessities</td>
<td>Providing support/help/caregiving for a loved one</td>
</tr>
<tr>
<td></td>
<td>Using technology to stay connected with friends/family</td>
<td>Feeling isolated or lonely</td>
</tr>
</tbody>
</table>

Source: Q12 Please rate your level of concern about the following. Base: Total respondents (n=20,116)
Access to Social Security is the #1 concern across most key subgroups and top concerns are very consistent across groups.

<table>
<thead>
<tr>
<th>Top 10 member concerns</th>
<th>Overall, extremely/very concerned</th>
<th>Rank by...</th>
<th>Age</th>
<th>Race/ethnicity</th>
<th>Ideology</th>
<th>Net Promoter Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to Social Security in future</td>
<td>81%</td>
<td></td>
<td>1 1 1</td>
<td>1 1 1</td>
<td>1 1 2</td>
<td>1 1 1</td>
</tr>
<tr>
<td>Staying mentally sharp</td>
<td>78%</td>
<td></td>
<td>2 3 3</td>
<td>3 3 2</td>
<td>3 4 3</td>
<td>3 2 2</td>
</tr>
<tr>
<td>Access to Medicare in future</td>
<td>78%</td>
<td></td>
<td>3 2 4</td>
<td>4 4 4</td>
<td>2 3 5</td>
<td>4 3 3</td>
</tr>
<tr>
<td>Consumer fraud or ID theft protection</td>
<td>77%</td>
<td></td>
<td>6 4 2</td>
<td>2 2 1</td>
<td>4 2 4</td>
<td>2 4 4</td>
</tr>
<tr>
<td>Living a healthy lifestyle</td>
<td>72%</td>
<td></td>
<td>4 5 6</td>
<td>4 5 6</td>
<td>5 6 6</td>
<td>6 5 5</td>
</tr>
<tr>
<td>Adequate health insurance</td>
<td>69%</td>
<td></td>
<td>7 6 7</td>
<td>9 8 9</td>
<td>6 7 7</td>
<td>7 6 6</td>
</tr>
<tr>
<td>Environmental protection</td>
<td>69%</td>
<td></td>
<td>11 8 5</td>
<td>6 6 5</td>
<td>16 5 1</td>
<td>5 7 11</td>
</tr>
<tr>
<td>Paying for HC expenses</td>
<td>67%</td>
<td></td>
<td>5 7 11</td>
<td>8 9 11</td>
<td>7 8 10</td>
<td>8 8 7</td>
</tr>
<tr>
<td>Declining physical health</td>
<td>65%</td>
<td></td>
<td>10 9 9</td>
<td>13 18 8</td>
<td>8 10 8</td>
<td>9 9 8</td>
</tr>
<tr>
<td>Staying in your own home</td>
<td>64%</td>
<td></td>
<td>16 11 8</td>
<td>7 12 10</td>
<td>9 9 11</td>
<td>10 10 9</td>
</tr>
</tbody>
</table>

- Fraud is #2 concern among 70+
- Concern about paying for HC declines with age
- Fraud ranks 1st or 2nd across all MCL groups
- The environment is a top concern for Liberals and middling for Conservatives.
- Moderate differences on concern for environmental protection based on NPS

Source: Q12 Please rate your level of concern about the following. Base: Total respondents (Total n=20,116. Age: 50-59 n=2,029, 60-69 n=5,789, 70+ n=11,187. Ideology: Conservative n=6,192, Moderate n=7,098, Liberal n=5,078. MCL: H/L n=1,000, AA/B n=1,961, Asian n=795, NPS: Promoters n=10,907, Passives n=4,855, Detractors n=3,956)
The most common life events are declining health, death of family member/close friend, or seeing a decline in finances.

<table>
<thead>
<tr>
<th>Health (physical &amp; mental)</th>
<th>Economic</th>
<th>Housing / independent living</th>
<th>Personal relationships</th>
<th>Employment / education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chronic health problems</td>
<td>Donated to charity / religious org 60%</td>
<td>Remodeled home 22%</td>
<td>Death of family member / close friend 37%</td>
<td>Loss of a job 10%</td>
</tr>
<tr>
<td>Decline in physical health</td>
<td>Reduction in income 28%</td>
<td>Moved into a new house 11%</td>
<td>Birth of 1+ grandchildren 18%</td>
<td>Started a new job 6%</td>
</tr>
<tr>
<td>Difficulty walking</td>
<td>Reduction in savings / assets 23%</td>
<td>Family member moved in 9%</td>
<td>Death of spouse / partner 7%</td>
<td>Enrolled in school / educational program 3%</td>
</tr>
<tr>
<td>Hearing or vision loss</td>
<td>Victim of fraud / a scam 12%</td>
<td>Parent / older relative moved into nursing home 5%</td>
<td>New spouse / partner 2%</td>
<td>Started own business 2%</td>
</tr>
<tr>
<td>Survived a major illness</td>
<td>Debt problems 11%</td>
<td>Stopped driving 5%</td>
<td>Divorce / separation 2%</td>
<td></td>
</tr>
<tr>
<td>Became lonely or isolated</td>
<td>Adult relative became financially dependent on you 5%</td>
<td>Became an empty nester 4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Memory loss / cognitive impairment 7%</td>
<td>Been without health insurance 4%</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Q11 Which of the following have you experienced or have affected your life or your spouse/partner in the last 2 years? Base: Total respondents (n=20,116)
Key Takeaways

The contours of AARP membership have shifted.

- Member base has gotten older.
  - More than half of Members are 70+ (53%, up 9 percentage points vs. 2016). Only 14% are below 60 yrs of age compared to 30% in 2006.
  - 30% are still working compared to 40% in 2012.

- Likely a result of an older membership, those married/living with a partner continue to trend down and are currently at 56%.

- Membership, while more diverse today than in 2012, has held steady versus 2016.
  - One in five Members are multicultural today (21% vs. 14% in 2012).

- More Members identify as Moderate than Conservative or Liberal, and this identification is even stronger among multicultural audiences.
  - A fourth of the membership continues to identify as Liberal.

The top concerns across all groups have held steady, albeit slightly lower than in 2016, and continue to center on Social Security, Medicare, staying mentally sharp, and consumer fraud.
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