VITAL VOICES

Issues That Impact U.S. Adults Age 45 and Older, September 2021

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# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Introduction to Vital Voices Surveys</td>
<td>3</td>
</tr>
<tr>
<td>Health Questions</td>
<td>4</td>
</tr>
<tr>
<td>Wealth Questions</td>
<td>13</td>
</tr>
<tr>
<td>Self Questions</td>
<td>24</td>
</tr>
<tr>
<td>Methodology</td>
<td>33</td>
</tr>
<tr>
<td>About AARP</td>
<td>35</td>
</tr>
<tr>
<td>Contact</td>
<td>36</td>
</tr>
</tbody>
</table>
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: 96%
- Staying physically healthy: 92%
- Having adequate health insurance coverage: 91%
- Having Medicare benefits available to you in the future: 87%
- Paying for health care expenses: 81%
- Paying for prescription drugs: 76%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=800)
One-quarter (28%) of U.S. adults age 45+ are currently providing unpaid help to an adult relative or friend.
One-third (36%) of U.S. adults age 45+ who are not currently unpaid caregivers have provided this type of care in the past.
LONG-TERM CARE

Nearly three-quarters (73%) of U.S. adults age 45+ would prefer long-term care at home with caregiver assistance for themselves or a loved one if needed.

CARE37a. If you or a loved one needed long-term care, where would you prefer to receive that help? (n=800)

- At home with caregiver assistance
- In an assisted living facility or group home
- In a nursing home
- Something else
- Don't know/ refused

Preferred Long-Term Care Setting

- 73%
- 13%
- 3%
- 9%
LONG-TERM CARE

Staying at home for as long as possible is extremely important to nearly two-thirds (63%) of U.S. adults age 45+.

Importance of Long-Term Care at Home

- Extremely important: 63%
- Very important: 27%
- Somewhat important: 7%
- Not very important: 0%
- Not important at all: 0%

CARE38a. If you or a loved one needed long-term care, how important would it be to have services that would help you or your loved one stay at home for as long as possible? (n=800)
U.S. adults age 45+ have mixed concern about getting COVID-19 in the next year.

Worry About Getting COVID-19 in the Next Year (as of September 2021)

- Extremely worried/very worried: 41%
- Somewhat worried: 29%
- Not very worried/not at all worried: 31%

CVD-6. How worried are you about getting coronavirus in the next year? (n=800)
COVID-19

As of September 2021, eight in ten (81%) U.S. adults age 45+ have gotten the COVID-19 vaccine (or plan to get it).

COVID-19 Vaccination Status (as of September 2021)

- Yes (already got): 77%
- Yes (plan to): 16%
- No: 4%
- Don't know/refused: 3%

CVD-11. Have you gotten or do you plan to get the COVID-19 vaccine? (n=800)
As of September 2021, 57% of U.S. adults age 45+ who are not getting the COVID-19 vaccine do not think it has been tested enough.

### Reasons for Not Getting the COVID-19 Vaccine (as of September 2021)

- Don’t think the vaccine has been tested enough: 57%
- Worried about side effects: 51%
- Do not trust the government: 51%
- Taking adequate precautions to avoid COVID-19: 41%
- Don’t trust the drug companies that make the vaccine: 40%
- Believe the risks of taking a new vaccine outweigh any benefits: 39%
- Do not think the vaccination will work to protect from infection: 38%
- Want to wait and see how it goes for other people who get the vaccine: 24%
- Healthy and don’t need a COVID-19 vaccine: 21%
- Cannot get the vaccine for other health reasons: 19%
- Do not think you would get very sick if you got COVID-19: 16%
- Already had COVID-19, so you don’t think you can get it again: 13%
- Concerned about the cost of the vaccine: 5%

CVD-12. What are some reasons why you [do not plan to/are unsure if you will] get the COVID-19 vaccine? (Percent ‘yes’) (n=142)
National Survey Results - Wealth Questions

Issues That Impact U.S. Adults Age 45 and Older
U.S. adults age 45+ find many economic issues important, particularly those related to financial security and retirement.

### Important Economic Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Importance</th>
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<tbody>
<tr>
<td>Having enough savings for emergencies</td>
<td>89%</td>
</tr>
<tr>
<td>Having enough income or savings to retire</td>
<td>89%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits</td>
<td>85%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>83%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>81%</td>
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<tr>
<td>Being able to manage your debt</td>
<td>80%</td>
</tr>
<tr>
<td>Being able to save money for your retirement years</td>
<td>78%</td>
</tr>
<tr>
<td>Having online security</td>
<td>74%</td>
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<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>73%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>67%</td>
</tr>
<tr>
<td>Having access to high-speed internet</td>
<td>62%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>62%</td>
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<tr>
<td>Maintaining relevant job skills and experience</td>
<td>52%</td>
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1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=800)
WEALTH

Half (51%) of U.S. adults age 45+ expect that their personal financial situation will stay the same in the next 12 months.

Expectations Regarding Personal Financial Situation

- Improve: 51%
- Get worse: 26%
- Stay the same: 22%

Q703. In the next 12 months, do you think your personal financial situation will improve, get worse, or stay the same? (n=800)
Nearly three-quarters (73%) of U.S. adults age 45+ are currently relying on (or plan to rely on) Social Security as a source of income as they get older.

Sources of Income Relied On or Planning to Rely On

- Social Security: 73%
- Savings: 54%
- 401(k) or other defined contribution program: 39%
- Employer paid pension: 33%
- Full-time work: 22%
- Part-time work: 21%
- Public assistance such as SSI, SNAP, etc.: 16%
- Veteran's benefits: 8%
- Financial support from family or friends: 8%
- Starting your own business: 8%
- Freelancing or working in the 'gig' economy: 7%
- Other: 3%
- None of these: 2%

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=800)
Over one-third (46%) of U.S. adults age 45+ are extremely or very interested in finding new ways to make money.

**Interest in Work-Related Activities**

- Finding new ways to make money: 46%
- Having flexible work arrangements: 40%
- Keeping up with technology to maintain job skills: 40%
- Advancing in your job or career (n=458): 39%
- Gaining new job-related skills and experiences: 30%
- Learning about other types of jobs where your skills would be applicable: 30%
- Starting or running your own business: 21%
- Starting a new job or career: 20%

*WORK2. How interested are you in [ITEM]? (Percent ‘extremely interested’ or ‘very interested’) (n=800)*
U.S. adults age 45+ have mixed levels of confidence about having enough money to live comfortably throughout their retirement years.

**Confidence in Retirement Money Lasting**

- Ratings of 1-3: 40%
- Ratings of 4-7: 20%
- Ratings of 8-10: 38%
- Don't know/ refused: 2%

**RET3.** 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=800)
In the past 12 months, 12% of U.S. adults age 45+ have been a victim of a scam or fraud.
FRAUD

Nearly one-third (31%) of U.S. adults age 45+ know a family member or close friend who may have been victims of a scam or fraud.

Friend or Family a Victim of a Scam or Fraud

- Yes: 31%
- No: 69%

FRA20. Do you know of a family member or close friend who may have been victims of a scam or fraud? (n=800)
U.S. adults age 45+ have mixed levels of concern about personally becoming a victim of a scam or fraud.

Concern About Scams and Fraud

- Extremely concerned: 15%
- Very concerned: 20%
- Somewhat concerned: 26%
- Not very concerned: 22%
- Not at all concerned: 17%

FRA4. How concerned are you, personally, about becoming the target or victim of a scam or fraud? (n=800)
Nearly three-quarters (73%) of U.S. adults age 45+ own their residence.
Two-thirds (67%) of U.S. adults age 45+ currently live in a single-family house.

Current Residence

- A single-family house: 67%
- An apartment or condominium: 17%
- A mobile home: 6%
- A townhouse or row house: 5%
- A two-family house or a lot that has two separate living units: 4%
- Senior housing or assisted living facility: 1%
- Some other type of living arrangement: <1%

COMM10. Which of the following types of homes best describes where you currently live? (n=800)
National Survey Results - Self Questions

Issues That Impact U.S. Adults Age 45 and Older
Getting around independently is extremely or very important to a majority (85%) of U.S. adults age 45+.

Important Independent Living Issues

- Getting to the places you need to go independently: 85%
- Staying in your own home as you get older: 84%
- Caring for a loved one: 79%
- Having high quality long-term care in your community: 76%
- Having alternatives to nursing home care: 73%

I1. For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important') (n=800)
Half (56%) of U.S. adults age 45+ are extremely or very concerned about being able to afford to remain in their home as they age.

Independent Living Concerns

- Being able to afford to remain in your home as you age: 56%
- Being able to get around your community to get the things you need and do the things you want to do as you age: 47%
- Being connected with others in your community and having opportunities to socialize as you age: 34%

LIVCOMM1. How concerned are you about the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=800)
Two in ten (20%) U.S. adults age 45+ feel they will likely move to a different community as they age.

- Move to a different community
- Move into a different residence within your current community
- Stay in your current residence and never move
- Don't know
If you were to consider moving out of your current residence, how much of a factor would the following be in your decision to move? (Percent ‘a major factor’) (n=800)

- Wanting a home that will help you live independently as you age: 54%
- Cost of maintaining your current residence: 44%
- Wanting a home that is easier to maintain: 40%
- Wanting a smaller home: 29%
- Wanting a larger home: 12%

U.S. adults age 45+ may consider relocating for a variety of reasons as they age.
One-third (36%) of U.S. adults age 45+ have contact with family, friends, or neighbors on a daily basis.

ISO1. How often do you have contact with family, friends, or neighbors who do not live with you? (n=800)
Fifteen percent (15%) of U.S. adults age 45+ often feel that they lack companionship.

**Frequency of Feeling Isolated**

- Lacking companionship: 15%
- Isolated from others: 11%
- Left out: 9%

ISO2, ISO3, ISO2_C1. How often do you feel...? (Percent ‘often’) (n=800)
As of September 2021, half (57%) of U.S. adults age 45+ reported that COVID-19 has negatively impacted their wellbeing.

**Issues Negatively Affecting Wellbeing**

- The coronavirus/COVID-19: 57%
- The toxic political discourse: 41%
- Affording the healthcare you need: 36%
- Climate change: 33%
- Increasing housing costs: 30%
- Natural disasters: 28%
- Mass shootings: 25%
- Discrimination due to race: 24%
- Human rights abuses: 24%
- Discrimination due to age: 23%
- The opioid epidemic: 21%
- Excessive use of police force: 18%
- News about rising suicide rates: 17%
- Families separated at the border: 15%

Q741. Have any of the following affected your wellbeing in a negative way? (Percent ‘yes’) (n=800)
Nearly half (46%) of U.S. adults age 45+ feel that racism is a big problem in society today.
METHODOLOGY

In August 2021, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among U.S. adults age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

800 Interviews
U.S. Adults Age 45+
Fielded in August-September 2021

ANR completed a total of 800 interviews (400 via landline telephone, 200 via cell phone, and 200 online). Respondents were screened to meet the following criteria:

• Age 45+
• U.S. resident

Survey length averaged 23.1 minutes by telephone and 19.4 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 U.S. adults age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 36,344 records were utilized to achieve a sample of 800 respondents. The list of 134,316,800 U.S. adults age 45 and older was randomly divided into 134,317 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 36 replicates representing a total of 35,298 resident records were dialed to complete the telephone portion of this study.

The sample of 800 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 August 30, 2021 and closed on September 8, 2021.

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 2019 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.
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This research was designed and executed by AARP Research.