INTRODUCTION

There are currently about 115 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, launched in 2019, is an exciting program of research undertaken by AARP. Through this research program, we have the ability to once again deliver critical, current, and state-specific data to 53 states and territories on a rolling three-year schedule between 2022 and 2024. We are making this data available to the public to assist with the development of programs, products, and policies for older adults. Beginning in Cycle 2 of the program, we look forward to uncovering trends that can guide your areas of focus. Specifically, this data will allow those in leadership positions to:

- Predict the need for a specific program or interest in a specific 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 conducted 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.
Survey Results for Kentucky-Health Questions

Issues That Impact Kentucky Adults Age 45 and Older
Kentucky residents age 45+ think many healthcare issues are important, with staying mentally sharp and having adequate health insurance coverage topping the list for the second wave in a row.

<table>
<thead>
<tr>
<th>Important Healthcare Issues</th>
<th>2019 (n=702)</th>
<th>2022 (n=701)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>95%</td>
<td>93%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>95%</td>
<td>93%</td>
</tr>
<tr>
<td>Being able to afford health care expenses, including premiums and co-pays</td>
<td>90%</td>
<td>91%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>94%</td>
<td>90%</td>
</tr>
<tr>
<td>Being able to pay for prescription drugs</td>
<td>88%</td>
<td>90%</td>
</tr>
</tbody>
</table>

**Notes:**

1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’)
2. † † indicates a significantly higher/lower percentage compared to the prior wave at the 95% confidence level.
Over two-thirds (71%) of Kentucky residents age 45+ are either currently providing care or have provided care in the past to an adult relative or friend.

- Yes, I am currently providing care
- Yes, I have provided care in the past
- No

C2_CARE1. Are you currently or have you ever provided unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=701)
Survey Results for Kentucky-Wealth Questions

Issues That Impact Kentucky Adults Age 45 and Older
Kentucky residents age 45+ find many economic issues important, particularly having financial security throughout their life. New in 2022, 92% think it is important to be able to have enough savings for emergencies.

**Important Economic and Financial Issues**

- Having financial security throughout your life: 93%
- Having enough savings for emergencies: 92%
- Having adequate Social Security benefits: 94%
- Having enough income or savings to retire*: 96%
- Protecting yourself against consumer fraud: 85%
- Being able to stop working for pay at the age you want**: 80%
- Having protection from age discrimination: 71%
- Having good employment opportunities: 69%
- Having access to affordable high-speed Internet: N/A
- Maintaining relevant job skills and experience: 54%

* 2019 n=374, 2022 n=388  **2019 n=297, 2022 n=291

↑ ↓ indicates a significantly higher/lower percentage compared to the prior wave at the 95% confidence level.

11. For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important')

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EMPLOYMENT

Four in five (83%) employed Kentucky residents age 45+ are currently working in their primary career or longstanding place of employment.

- Currently working in primary career
- Retired from primary career
- Don’t know/Refused
Seventeen percent (17%) of employed Kentucky residents age 45+ are currently working more than one job.
EMPLOYMENT

For those Kentucky residents age 45+ who are employed and working more than one job, most (83%) are working only for someone else in their main job.

Main Job Employment Type

- Work only for myself
- Work only for someone else

83% 17%
Nearly half (45%) of Kentucky residents age 45+ who work more than one job are self-employed in their second job.

**Second Job Employment Type**

- Work for myself: 52%
- Work for someone else: 45%
- Don’t know/ refused: 4%

*C2_EMP_3b. In thinking about your second job, do you work for yourself or for someone else? (Respondents working more than 1 job, n=46)*
Two out of five (40%) employed Kentucky residents age 45+ work more than 40 hours a week.
Employed Kentucky residents age 45+ cited many reasons for working currently, with needing money (68%) topping the list.

Reasons for Working

- Need money: 68%
- To save money for retirement: 35%
- Need to support other family members: 34%
- Enjoy the job or enjoy working: 32%
- Need to maintain/ get health insurance through a job: 27%
- Gives me something to do, keeps me busy: 26%
- Makes me feel useful: 25%
- To work long enough to qualify for Social Security: 23%
- To become eligible for payment from a pension/ retirement plan: 21%
- To be able to interact with people: 16%
- Other: 1%

C2_EMP9. What would you say are the main reasons that you are currently working? (Respondents employed or self-employed part time or full time, n=265)
Over one-third (35%) of employed Kentucky residents age 45+ have considered leaving or stopping their current job.

C2_EMP21. Have you considered leaving or stopping your current job? (Respondents employed or self-employed part time or full time, n=265)
Kentucky residents age 45+ cited many reasons for considering leaving their current job, including being close to retirement age (19%) and low pay (11%).

**Reasons for Considering Leaving Job**

- Close to retirement age or eligibility: 19%
- Low pay: 11%
- To follow a new passion or career: 9%
- Feeling undervalued: 9%
- Experiencing health problems: 7%
- Lack of advancement/professional development in job: 6%
- Limited or no flexible work options: 5%
- Poor benefits: 5%
- To care for an adult family member or friend: 4%
- To care for a child or grandchild: 2%
- To go back to school/get more training: 2%
- Concerns about Covid: 1%
- Something else: 19%

*C2_EMP11. What is the main reason you considered leaving or stopping your job? (Respondents considering leaving current job, n=94)*
Among Kentucky residents age 45+ who are retired, unemployed, or not in the work force, four in five (82%) stated it has been 2 years or more since they last worked for pay.

- Within the last 6 months
- More than 6 months but less than 2 years
- 2 years or more
- Refused
Over one-quarter (30%) of Kentucky residents age 45+ have either started a business or volunteered since retiring.
Four in ten (43%) Kentucky residents age 45+ foresee themselves needing to work, or are already working, during their “retirement” years for financial reasons.

C2_EMP15. Do you foresee yourself needing to work in your “retirement” years for financial reasons? (n=701)
There are a variety of reasons to work during retirement according to Kentucky residents age 45+, with being able to financially support their family or themselves (65%) topping the list.

Reasons for Working During Retirement

- To financially support myself or my family: 65%
- Desire to stay mentally or physically active: 60%
- Desire to remain productive or useful: 54%
- To avoid draining my retirement accounts too quickly: 54%
- For medical benefits or costs for myself or my family: 53%
- For extra money to buy things I want, such as travel, a new car, etc.: 47%
- I want to work/ I enjoy working: 40%
- To start my own business: 13%

C2_EMP12. The following is a list of reasons why some people consider working in retirement. For each one, please indicate whether it is, or would be, a major factor, a minor factor, or not a factor at all in your decision to work in retirement. (Percent ‘major factor’) (n=701)
Kentucky residents age 45+ would require many job characteristics before considering returning to work, with a flexible schedule (57%) and an easy commute (51%) topping the list.

<table>
<thead>
<tr>
<th>Job Requirement</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>A flexible schedule</td>
<td>57%</td>
</tr>
<tr>
<td>An easy commute</td>
<td>51%</td>
</tr>
<tr>
<td>Job is part time</td>
<td>49%</td>
</tr>
<tr>
<td>Competitive pay</td>
<td>47%</td>
</tr>
<tr>
<td>The ability to work from home</td>
<td>44%</td>
</tr>
<tr>
<td>Healthcare benefits or insurance</td>
<td>41%</td>
</tr>
<tr>
<td>Paid time off such as sick leave or vacation leave</td>
<td>40%</td>
</tr>
<tr>
<td>On the job training</td>
<td>35%</td>
</tr>
<tr>
<td>401(k) retirement plan</td>
<td>28%</td>
</tr>
<tr>
<td>Opportunity to gradually phase into full retirement</td>
<td>26%</td>
</tr>
<tr>
<td>Pension benefits</td>
<td>25%</td>
</tr>
<tr>
<td>Opportunity for promotion</td>
<td>21%</td>
</tr>
<tr>
<td>None of the above</td>
<td>20%</td>
</tr>
</tbody>
</table>

**C2_EMP_20.** Which of the following job characteristics, if any, would you require before accepting a new job? (Respondents retired and not working or unemployed and looking for work or out of the work force for other reasons, n=435)
Two-thirds (67%) of Kentucky residents age 45+ who are out of the workforce would require a friendly work environment in order to accept a new job.

Workplace Culture Characteristics

- A friendly work environment: 67%
- A workplace free from discrimination: 59%
- An organization with good values and mission: 57%
- A work environment that embraces diversity and values of workers: 56%
- Work that is meaningful: 54%
- A workplace that values different perspectives and opinions: 48%
- The opportunity to learn something new: 46%
- The opportunity to work with people of different generations: 40%
- None of the above: 20%

C2_EMP_17. And which of the following workplace culture characteristics would you require before accepting a new job? (Respondents retired and not working at all or unemployed and looking for work or out for the work force for other reasons, n=435)
Among Kentucky residents age 45+ who have reentered the workforce after retiring, two in five (41%) cited that the job they are currently working is very different than their primary career.
Survey Results for Kentucky-Livable Communities Questions

Issues That Impact Kentucky Adults Age 45 and Older
Aging in place remains extremely or very important to the majority (88%) of Kentucky residents age 45+ in 2022.

### Important Independent Living Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>2019 (n=702)</th>
<th>2022 (n=701)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>92%</td>
<td>88%↓</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>85%</td>
<td>87%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>N/A</td>
<td>75%</td>
</tr>
<tr>
<td>Having affordable housing options in your community</td>
<td>N/A</td>
<td>79%↓</td>
</tr>
<tr>
<td>Having flexibility in your schedule to care for a loved one</td>
<td>N/A</td>
<td>72%</td>
</tr>
<tr>
<td>Having paid time off to care for yourself/family member</td>
<td>N/A</td>
<td>62%</td>
</tr>
</tbody>
</table>

I1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) ↑ ↓ indicates a significantly higher/lower percentage compared to the prior wave at the 95% confidence level.
In September 2022, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Kentucky residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, employment and retirement issues.

701 Interviews
Kentucky Adults Age 45+
Fielded in September/October 2022

ANR completed a total of 701 interviews (175 via landline telephone, 175 via cell phone, and 351 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Kentucky

Survey length averaged 19.4 minutes by telephone and 17.1 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 Kentucky residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 30,269 records were utilized. The list of 1,887,746 Kentucky residents age 45 and older was randomly divided into 1,888 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 30,269 records were dialed to complete the telephone portion of this study.

The sample of 701 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 September 19, 2022 and closed on October 1, 2022.

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.
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.
CONTACT

Cassandra Burton,
CCantave@aarp.org

For media inquiries, please contact media@aarp.org.

This research was designed and executed by AARP Research.