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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 Minnesota-Health Questions

Issues That Impact Minnesota Adults Age 45 and Older
Minnesota residents age 45+ think many healthcare issues are important, with staying mentally sharp topping the list. The importance of being able to afford health care expenses and prescription drugs increased significantly since 2019.

### Important Healthcare Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>2019 (%)</th>
<th>2022 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>93%</td>
<td>92%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>93%</td>
<td>91%</td>
</tr>
<tr>
<td>Being able to afford health care expenses, including premiums and co-pays</td>
<td>85%</td>
<td>90%↑</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>91%</td>
<td>89%</td>
</tr>
<tr>
<td>Being able to pay for prescription drugs</td>
<td>77%</td>
<td>83%↑</td>
</tr>
</tbody>
</table>

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

I1. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’)
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=718)

One in five (19%) Minnesota residents age 45+ are currently providing unpaid help to an adult relative or friend.

- Yes, I am currently providing care
- Yes, I have provided care in the past
- No
Consistent with 2019, one-third (33%) of Minnesota residents age 45+ feel extremely or very likely to face serious financial hardship if unpaid leave from work is needed.

Likelihood of Facing Financial Hardship If Taking Unpaid Leave

- **2019**
  - Extremely likely: 6%
  - Very likely: 24%
  - Somewhat likely: 13%
  - Not very likely: 18%
  - Not likely at all: 20%
  - Don’t know/refused: 11%

- **2022**
  - Extremely likely: 6%
  - Very likely: 22%
  - Somewhat likely: 19%
  - Not very likely: 20%
  - Not likely at all: 21%
  - Don’t know/refused: 11%

**CARE43.** How likely is it that you or your family would face serious financial hardship if you had to take up to a few months of unpaid time off from work because of a serious illness or injury, to care for a new child, or to care for a family member with a serious illness or disability? (2019: n=701; 2022: n=718)

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

Over half (55%) of Minnesota workers age 45+ would be extremely or very likely to take a payroll deduction for paid leave if the need arose to take care of themselves, a family member, or to adopt a child.

Likelihood of Taking Deduction for Paid Leave

- Extremely likely: 28% (2019), 29% (2022)
- Very likely: 17% (2019), 13% (2022)
- Somewhat likely: 18% (2019), 19% (2022)
- Not very likely: 11% (2019), 8% (2022)
- Not likely at all: 4% (2019), 5% (2022)
- Don’t know/ refused: 2% (2019), 6% (2022)

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

CARE44. The several states that have enacted paid family and medical leave laws pay for the programs through a small payroll deduction from employees, employers, or both—on average for 2 to 3 dollars a week. If Minnesota enacted a paid leave law, how likely would you be to contribute through your paycheck $2 to $3 a week for paid time off to care for yourself or your family member, or to have or adopt a child? (2019: n=370; 2022: n=354)
CAREGIVING ISSUES

The coronavirus has made providing care more difficult for over one-quarter (30%) of Minnesota caregivers age 45+.

Percent Reporting that the Coronavirus has Made Caregiving More Difficult

- Yes: 30%
- No: 70%

CARE1-1. Has the coronavirus made it more difficult for you to provide care to your relative or friend? (n=444)
To help others during the COVID-19 pandemic, Minnesota residents age 45+ have supported local businesses more often (73%) and helped friends, family, and neighbors in a variety of ways.

Actions Taken To Help Others During the COVID-19 Pandemic

- Supported local businesses more often: 73%
- Talked more often with friends or family via technology: 68%
- Ran errands for family, friends, or neighbors: 66%
- Financially helped family, friends, or neighbors: 46%
- Donated more to charity: 36%
- Helped family/ friends connect online with healthcare providers: 35%
- Helped with children’s education: 33%
- Volunteered with a local organization: 26%

CVD-4. What actions have you taken to help family, friends, or your community members cope with the coronavirus pandemic? (Percent ‘yes’) (n=718)
One-quarter (28%) of Minnesota residents age 45+ reported that affordable dental services have been very hard or somewhat hard to get in the past year.

Difficulty Obtaining Goods and Services
(as of September 2022)

- Affordable dental services: 28%
- Affordable/ nutritious food: 17%
- Affordable/ reliable high-speed internet service: 15%
- Affordable prescription drugs: 13%
- Safe/ reliable transportation: 11%
- Medical care near your home: 10%
- Reliable cellular phone service: 8%
Minnesota residents age 45+ face many difficult decisions as a result of prescription drug costs.

**Actions Taken in the Past 12 Months**

- Decided not to go to a doctor or specialist when needed because of the cost: 20% (N/A)
- Delayed getting a prescription filled because of the cost: 18% (16%)
- Decided not to fill a prescription because of the cost: 17% (15%)
- Taken less medicine than prescribed to make it last longer: 15% (15%)
- Gone to the emergency room instead of your primary physician: N/A (14%)
- Cut back on items such as food, fuel, or electricity to afford prescription drugs: 11% (13%)
- Ordered your prescription drugs by mail or Internet from another country because they cost less: 6% (6%)
- Traveled to another country to purchase prescription drugs because they cost less: 3% (2%)

PER9. Many people face difficult decisions when buying prescription medications. In the past 12 months, have you...? (Percent ‘yes’) † † indicates a significantly higher/lower percentage compared to the prior wave at the 95% confidence level.
Survey Results for Minnesota-
Wealth Questions

Issues That Impact Minnesota Adults
Age 45 and Older
Minnesota residents age 45+ find many economic issues important, particularly those related to retirement and Social Security. Additionally, significantly more residents believe protection against consumer fraud is important in 2022 compared to 2019.

### Important Economic Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>2019 (n=701)</th>
<th>2022 (n=718)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having enough income or savings to retire*</td>
<td>N/A</td>
<td>92%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits</td>
<td>N/A</td>
<td>88%</td>
</tr>
<tr>
<td>Having enough savings for emergencies or unexpected expenses</td>
<td>N/A</td>
<td>87%</td>
</tr>
<tr>
<td>Having affordable utilities</td>
<td>N/A</td>
<td>85%</td>
</tr>
<tr>
<td>Having affordable heating</td>
<td>N/A</td>
<td>84%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>N/A</td>
<td>75%</td>
</tr>
<tr>
<td>Having a way to save for retirement through the workplace*</td>
<td>N/A</td>
<td>70%</td>
</tr>
<tr>
<td>Having access to affordable high-speed Internet</td>
<td>N/A</td>
<td>63%</td>
</tr>
<tr>
<td>Having protection from age discrimination</td>
<td>N/A</td>
<td>58%</td>
</tr>
</tbody>
</table>

*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.

*n=423 (2019) and n=425 (2022)
As of September 2022, 42% of Minnesota residents age 45+ have had to cancel travel plans as a result of the COVID-19 pandemic.

Impact of the COVID-19 Pandemic on Retirement Plans

- Canceled travel plans: 42%
- Tapped into savings or a 401(k) in 2021: 13%
- Stopped contributions to investments: 13%
- Put off buying or selling your home: 6%
- Retired early: 6%
- Delayed retirement: 6%
- Retired and returned to work: 4%
Survey Results for Minnesota-Livable Communities Questions

Issues That Impact Minnesota Adults Age 45 and Older
New in 2022, four in five (80%) Minnesota residents age 45+ said being able to afford the costs of owning and maintaining their home is extremely or very important. Additionally, getting to places they need to go independently remains extremely or very important to over three-quarters (79%) of residents.

### Important Independent Living Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>2019 (n=701)</th>
<th>2022 (n=718)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having affordable housing in your community</td>
<td></td>
<td>69%</td>
</tr>
<tr>
<td>Having alternatives to nursing home care</td>
<td></td>
<td>70%</td>
</tr>
<tr>
<td>Improving MN's long-term care services so residents can stay in state</td>
<td></td>
<td>70%</td>
</tr>
<tr>
<td>Having flexibility in your schedule to care for a loved one</td>
<td></td>
<td>68%</td>
</tr>
<tr>
<td>Staying in your community as you get older</td>
<td></td>
<td>66%</td>
</tr>
<tr>
<td>Having paid time off to care for yourself or an ill family member</td>
<td></td>
<td>58%</td>
</tr>
<tr>
<td>Being able to afford the costs of owning and maintaining your home</td>
<td>N/A</td>
<td>80%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td></td>
<td>78%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td></td>
<td>81%</td>
</tr>
<tr>
<td>Staying in your own home as you get older</td>
<td></td>
<td>79%</td>
</tr>
<tr>
<td>Having enough services so people who want to can be cared for in their homes</td>
<td>N/A</td>
<td>75%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td></td>
<td>73%↑</td>
</tr>
</tbody>
</table>

**Note:** 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.
Q1. What do you think is the single most important problem or challenge facing mid-life or older adults as they age? (Coded open-ended responses mentioned by 10% of respondents or more) (n=718)

Minnesota residents age 45+ think the most important challenges facing older adults today include personal finances, health problems, and healthcare costs.

<table>
<thead>
<tr>
<th>Single Most Important Problem or Challenge Facing Mid-Life and Older Adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retirement/ Social Security/ finances/ cost of living</td>
</tr>
<tr>
<td>Health/ health problems</td>
</tr>
<tr>
<td>Healthcare cost (insurance cost, cost for service)</td>
</tr>
<tr>
<td>Access to healthcare (finding insurance, providers, etc.)</td>
</tr>
</tbody>
</table>

8% ↓
10% ↓
16% ↑
30% ↑
Half (52%) of Minnesota residents age 45+ are extremely or very concerned about having a safe and secure neighborhood, and 44% are extremely or very concerned about aging in place.

Community Concerns

- Having a safe and secure neighborhood: 52%
- Being able to afford to remain in your home as you age: 44%
- Having streets that are safe and easy for all pedestrians to use: 42%
- Being able to find affordable housing if you needed to downsize or move to another community: 41%
- Being able to afford groceries or household necessities: 40%
- Being able to afford property taxes: 38%
- Being able to get around your community to get the things you need and do the things you want to do as you age: 37%
- Having access to transportation: 35%
- Having access to high-speed internet at home: 33%
- Being connected with others in your community and having opportunities to socialize as you age: 30%

LIVCOMM1. How concerned are you about the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=718)
In August 2022, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Minnesota residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

718 Interviews
Minnesota Adults Age 45+
Fielded in August/September 2022

ANR completed a total of 718 interviews (178 via landline telephone, 184 via cell phone, and 356 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Minnesota

Survey length averaged 21.2 minutes by telephone and 19.6 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 Minnesota residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 32,195 records were utilized. The list of 2,250,168 Minnesota residents age 45 and older was randomly divided into 2,251 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 33 replicates representing a total of 32,195 records were dialed to complete the telephone portion of this study.

The sample of 718 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 August 23, 2022 and closed on September 4, 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 2019 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.
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This research was designed and executed by AARP Research.