METODOLOGY

In September 2022, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Tennessee residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, retirement issues, and opinions of AARP. ANR completed a total of 703 interviews (176 via landline telephone, 175 via cell phone, and 352 online).

Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Tennessee

Survey length averaged 22.3 minutes by telephone and 19.1 minutes online.

SAMPLE

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of Tennessee residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 36,818 records were utilized to achieve a sample of 703 respondents. The list of 2,841,900 residents of Tennessee age 45 and older was randomly divided into 2,842 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 37 replicates representing a total of 36,818 resident records were dialed to complete the telephone portion of this study. The sample of 703 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.)

INTERVIEWING

The survey was launched on September 2, 2022 and closed on September 13, 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 2020 American Community Survey (ACS) 5-Year estimates.
### Phone

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>FULL Completes</td>
<td>351</td>
</tr>
<tr>
<td>Scheduled Callbacks</td>
<td>5,056</td>
</tr>
<tr>
<td>Callback Non-Specific</td>
<td>3,871</td>
</tr>
<tr>
<td>Soft Refusal</td>
<td>882</td>
</tr>
<tr>
<td>Hard Refusal</td>
<td>85</td>
</tr>
<tr>
<td>Terminated Early</td>
<td>63</td>
</tr>
<tr>
<td>Government Business</td>
<td>27</td>
</tr>
<tr>
<td>Language Deaf</td>
<td>6</td>
</tr>
<tr>
<td>Screened Out</td>
<td>336</td>
</tr>
<tr>
<td>Over Quota</td>
<td>0</td>
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<tr>
<td>Non Working Numbers</td>
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<tr>
<td>Busy Unconfirmed</td>
<td>0</td>
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<tr>
<td>Busy Confirmed HH</td>
<td>342</td>
</tr>
<tr>
<td>No Answers Unconfirmed</td>
<td>0</td>
</tr>
<tr>
<td>No Answers Confirmed HH</td>
<td>5,781</td>
</tr>
<tr>
<td>Answering Machine Service Unconfirmed</td>
<td>9,104</td>
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<tr>
<td>Answering Machine Service Confirmed HH</td>
<td>6,280</td>
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<tr>
<td>Privacy Manager</td>
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<tr>
<td>Fax</td>
<td>6</td>
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<tr>
<td>Total</td>
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### Online

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
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</thead>
<tbody>
<tr>
<td>Full Completes (Usable/Eligible)</td>
<td>352</td>
</tr>
<tr>
<td>Terminated Early – Mid Interview – Incomplete (Usable/Eligible)</td>
<td>132</td>
</tr>
<tr>
<td>Disconnected / Bounceback (Unusable)</td>
<td>52</td>
</tr>
<tr>
<td>Not Intended Person (Unusable)</td>
<td>0</td>
</tr>
<tr>
<td>Invited – Never Clicked / No Response (Usability Unknown)</td>
<td>699</td>
</tr>
<tr>
<td>Invited – Clicked Open / No Progress (Usability Unknown)</td>
<td>538</td>
</tr>
<tr>
<td>QC Quality Tossed (Not Qualified)</td>
<td>11</td>
</tr>
<tr>
<td>Quality Control – Speed Trap (Not Qualified)</td>
<td>0</td>
</tr>
<tr>
<td>Terminated - Not Qualified (Not Qualified)</td>
<td>102</td>
</tr>
<tr>
<td>Over Quota (Usable / Eligible Unknown)</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>1,886</td>
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</table>
### PRODUCTION SUMMARY

<table>
<thead>
<tr>
<th></th>
<th>Phone</th>
<th>Online</th>
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</thead>
<tbody>
<tr>
<td>NUMBER OF FULL COMPLETES</td>
<td>351</td>
<td>352</td>
</tr>
<tr>
<td>SAMPLE</td>
<td>36,818</td>
<td>1,886</td>
</tr>
<tr>
<td>COOPERATION RATE (COOP3)</td>
<td>40.0%</td>
<td>49.8%</td>
</tr>
<tr>
<td>REFUSAL RATE (REF3)</td>
<td>3.8%</td>
<td>20.2%</td>
</tr>
<tr>
<td>RESPONSE RATE (RR3) (^1)</td>
<td>1.1%</td>
<td>29.5%</td>
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</tbody>
</table>

\(^1\) This response rate formula (RR3) requires the calculation of 'e' which is the proportion of cases of unknown eligibility that are estimated to actually be eligible. The following formula was used to determine 'e':

\[
e = \frac{\text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier}}{\text{Complete} + \text{Terminate Early} + \text{Confirmed Household No Answer, Busy, and Answering Machine} + \text{Callbacks} + \text{Language Barrier} + \text{Government/Business} + \text{Non-Working} + \text{Screened Out} + \text{Over Quota}}
\]