VITAL VOICES

Issues That Impact Indiana Adults Age 45 and Older, July 2021

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INTRODUCTION

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.
Survey Results for Indiana-Health Questions

Issues That Impact Indiana Adults Age 45 and Older
Indiana residents age 45+ think many healthcare issues are important, with having adequate health insurance, staying mentally sharp, and staying physically healthy topping the list.

### Important Healthcare Issues

- **Having adequate health insurance coverage**: 92%
- **Staying mentally sharp**: 92%
- **Staying physically healthy**: 92%
- **Having Medicare benefits available to you in the future**: 90%
- **Paying for health care expenses**: 83%
- **Paying for prescription drugs**: 77%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=800)
CAREGIVING ISSUES

One-quarter (27%) of Indiana residents age 45+ are currently providing unpaid help to an adult relative or friend.

Percent Providing Unpaid Adult Care

- Yes: 73%
- No: 27%

CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=800)
CAREGIVING ISSUES

Over one-third (44%) of Indiana residents age 45+ who are not currently unpaid caregivers have provided this type of care in the past.

Percent Providing Unpaid Adult Care in the Past

- Yes: 56%
- No: 44%

CARE1_A. Have you ever provided this type of unpaid help in the past? (n=585)
Two-thirds (68%) of Indiana residents age 45+ are not very worried or not at all worried about getting COVID-19 in the next year.

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

- Extremely worried/ very worried
- Somewhat worried
- Not very worried/ not at all worried
As of July 2021, three-quarters (75%) of Indiana residents age 45+ have already gotten the COVID-19 vaccine (or plan to get it).

Plans To Get The COVID-19 Vaccine (as of July 2021)

- Yes (already got) 72%
- Yes (plan to) 22%
- No 3%
- Don't know/ refused 3%
Out-of-pocket spending on prescription drugs varies among Indiana residents age 45+, with half (57%) spending less than $50 monthly.

**Spending on Prescription Drugs**

- Nothing/ $0: 17%
- More than $0 but less than $10 per month: 12%
- $10 to less than $50 per month: 28%
- $50 to less than $100 per month: 19%
- $100 to less than $200 per month: 7%
- $200 to less than $500 per month: 8%
- $500 to less than $1,000 per month: 4%
- More than $1,000 per month: 2%

**PER3.** In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=800)

*Not all charts equal one-hundred percent due to removal of small cells; see annotation for all categories*
Nearly one-third (31%) of Indiana residents age 45+ reported that at some point in the past two years, they decided not to fill a prescription a doctor had given them.

Decided *Not to Fill* a Prescription

- **Yes**: 69%
- **No**: 31%
Nearly half (46%) of Indiana residents age 45+ think that prescription drug prices are not very or not at all reasonable.
Survey Results for Indiana-Wealth Questions

Issues That Impact Indiana Adults Age 45 and Older
Indiana residents age 45+ find many economic issues important, particularly those related to retirement and Social Security.

**Important Economic Issues**

- Having enough income or savings to retire: 91%
- Having adequate Social Security benefits: 89%
- Protecting yourself against consumer fraud: 82%
- Protecting yourself against unfair financial practices: 82%
- Being able to stop working for pay at the age you want: 77%
- Having online security: 73%
- Having good employment opportunities in your community: 68%
- Protection from age discrimination: 66%
- Maintaining relevant job skills and experience: 52%

II. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=800)
Two percent (2%) of Indiana residents age 45+ have an Accessory Dwelling Unit (ADU) on their property.
Among Indiana residents age 45+ without an ADU currently on their property, nearly half (45%) would consider creating one if they had the space to do so.
Three-quarters (79%) of Indiana residents age 45+ would support town ordinances that make it easier for property owners to create an ADU on their property.
In the past five years, 15% of Indiana residents age 45+ have had to move from their neighborhood due to price changes in the housing market (or know someone who has).

Moved Due to Housing Market Changes

- Yes: 83%
- No: 15%
- Don’t know/ refused: 2%
Looking ahead, how concerned are you about having to move from your current neighborhood because of changes in the housing market? (n=800)

Nearly one-quarter (24%) of Indiana residents age 45+ are very or somewhat concerned about having to move from their current neighborhood because of changes in the housing market.

Housing Market Concerns

- Very concerned: 54%
- Somewhat concerned: 13%
- Not very concerned: 23%
- Not concerned at all: 11%
PD1. Have you or someone else in your household borrowed money from a payday lender in the past 12 months? (n=800)

Five percent (5%) of Indiana residents age 45+ have borrowed from a payday lender in the past 12 months (or someone in their household has).
The majority (79%) of Indiana residents age 45+ agree that Indiana law should be changed to set limits or place caps on payday lending interest rates and fees.

Opinion Regarding Payday Lending Rates and Fees

- Law should be changed to set limits or place caps: 79%
- Law should remain as is: 4%
- Neither: 8%
- Don't know/ refused: 9%

PD2. While 31 states mirror Indiana’s law, 19 other states do not allow lenders to charge annual interest rates above 36%. Given this, which statement best represents your opinion? (n=800)
Survey Results for Indiana-
Self Questions

Issues That Impact Indiana Adults
Age 45 and Older
ISSUES OF IMPORTANCE

Aging in place is extremely important or very important to a majority (86%) of Indiana residents age 45+.

Important Independent Living Issues

- Staying in your own home as you get older: 86%
- Getting to the places you need to go independently: 84%
- Caring for a loved one: 83%
- Having high quality long-term care in your community: 80%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=800)
**TRANSPORTATION**

**Most (86%) Indiana residents age 45+ drive themselves to get around their community.**

**Primary Means of Getting Around Community**

- **Drive yourself**: 86%
- **Have others drive you**: 10%
- **Walk**: 1%
- **Use a special transportation service, such as one for seniors or persons with disabilities**: 1%
- **Use public transportation**: 1%
- **Use a ride source company such as Uber or Lyft**: <1%
- **Take a taxi**: <1%
- **Ride a bike**: <1%

**TRA1.** How do you usually get around your community for things like shopping, visiting the doctor, running errands, or other things? (n=800)

*Not all charts equal one-hundred percent due to removal of small cells; see annotation for all categories.*
About one-third (31%) of Indiana residents age 45+ rate their community as excellent or very good for having safe and accessible sidewalks.

**Community Ratings**

- Sidewalks that are in good condition, safe for pedestrians, and accessible for wheelchairs or other assistive mobility devices: 31%
- Affordable housing options that are in walking distance to your downtown or village center: 19%
- Accessible and well-maintained bus stops: 18%
- Public bus services: 18%

*REP2. For each of the following, would you rate your community as excellent, very good, good, fair, or poor? (Percent 'excellent' or 'very good') (n=800)*
One-third (38%) of Indiana residents age 45+ rate their community as excellent or very good for having conveniently located public parking lots with handicapped parking.

### Community Ratings

- **Conveniently located public parking lots that include handicapped parking**: 38%
- **Affordable housing options for adults of varying income levels such as older active adult communities, assisted living and communities with shared facilities and outdoor spaces**: 21%
- **Homes that are built with features like a no-step entrance, wider doorways, and first floor bedrooms and bathrooms**: 17%
Some people find that they need or want to move out of their community as they get older. If you were to consider moving out of your current community, would the following be a major factor, a minor factor, or not a factor at all in your decision to move? (Percent ‘a major factor’) (n=800)

### Major Factors in Decision to Move

<table>
<thead>
<tr>
<th>Factor</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Your personal safety or security concerns</td>
<td>57%</td>
</tr>
<tr>
<td>Wanting to be closer to family</td>
<td>48%</td>
</tr>
<tr>
<td>Wanting to live in an area that has a lower cost of living</td>
<td>47%</td>
</tr>
<tr>
<td>Wanting to move to an area that has better health care facilities</td>
<td>33%</td>
</tr>
<tr>
<td>Wanting to live in a different climate</td>
<td>32%</td>
</tr>
<tr>
<td>Wanting to live in an area with better opportunities for social interaction</td>
<td>26%</td>
</tr>
<tr>
<td>Needing more access to public transportation</td>
<td>23%</td>
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Indiana residents age 45+ would turn to a variety of resources, including family and friends (19%) and the internet (13%), if they needed information on services for older adults.

<table>
<thead>
<tr>
<th>Community Resources</th>
<th>%</th>
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<tbody>
<tr>
<td>Family or friends</td>
<td>19%</td>
</tr>
<tr>
<td>Internet</td>
<td>13%</td>
</tr>
<tr>
<td>Your doctor or other health care professional</td>
<td>11%</td>
</tr>
<tr>
<td>Local government offices like the Health Department</td>
<td>9%</td>
</tr>
<tr>
<td>Local Area Agency on Aging (AAA)</td>
<td>7%</td>
</tr>
<tr>
<td>Local Senior Centers</td>
<td>7%</td>
</tr>
<tr>
<td>Faith-based organizations like churches or synagogues</td>
<td>4%</td>
</tr>
<tr>
<td>Local nonprofit organizations</td>
<td>3%</td>
</tr>
<tr>
<td>AARP</td>
<td>2%</td>
</tr>
<tr>
<td>Phonebook</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Library</td>
<td>&lt;1%</td>
</tr>
<tr>
<td>Aging and Disability Resource Center (ADRC)</td>
<td>0%</td>
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COMM14. Whom would you turn to for information if you, a family member, or friend needed services for older adults such as caregiving services, homedelivered meals, home repair, medical transport, or social activities? (Percent ‘yes’) (n=800)
In June 2021, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Indiana residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

800 Interviews
Indiana Adults Age 45+
Fielded in July 2021

ANR completed a total of 800 interviews (407 via landline telephone, 202 via cell phone, and 191 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Indiana

Survey length averaged 20.3 minutes by telephone and 19.1 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 Indiana residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 37,166 records were utilized. The list of 2,656,161 Indiana residents age 45 and older was randomly divided into 2,657 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 34 replicates representing a total of 33,929 records were dialed to complete the telephone portion of this study.

The study’s 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 July 6, 2021 and closed on July 13, 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.
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.