VITAL VOICES

Issues That Impact Ohio’s African American/Black Adults Age 45 and Older, August 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 Ohio-Health Questions

Issues That Impact Ohio’s African American/Black Adults Age 45 and Older
Ohio’s African American/Black residents age 45+ think many healthcare issues are important, with having adequate health insurance coverage topping the list.

**Important Healthcare Issues**

- Having adequate health insurance coverage: 97%
- Staying physically healthy: 95%
- Staying mentally sharp: 94%
- Having Medicare benefits available to you in the future: 94%
- Having health care services in your community: 93%
- Paying for health care expenses: 88%
- Paying for prescription drugs: 86%
- Being able to access health care providers remotely by computer or phone: 70%

**I1.** For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=418)
CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=418)

About one-quarter (27%) of Ohio’s African American/Black residents age 45+ are currently providing unpaid help to an adult relative or friend.

Percent Providing Unpaid Adult Care

- Yes: 73%
- No: 27%
Two out of five (43%) African American/Black Ohio residents age 45+ who are not currently unpaid caregivers have provided this type of care in the past.
Nearly one-quarter of Ohio’s African American/Black residents age 45+ provide primary care and financial support for a grandchild and/or know someone else who does.

Percent Providing Primary Care to a Grandchild

**GRP-1.** Are you or someone you know currently providing primary care and financial support for a grandchild? (Percent ‘yes’) (n=418)
COVID-19

As of August 2021, about one-quarter (29%) of Ohio’s African American/Black residents age 45+ are extremely or very worried about getting COVID-19 in the next year.

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

- 29% Extremely worried/very worried
- 35% Somewhat worried
- 35% Not very worried/not at all worried
- 0% Don't know/refused
COVID-19

As of August 2021, four out of five African American/Black residents age 45+ in Ohio have already gotten at least one COVID-19 vaccine dose (or are planning to get it).

COVID-19 Vaccination Status (as of August 2021)

- Yes (already got): 78%
- Yes (plan to): 14%
- No: 5%
- Don't know: 3%

CVD-11. Have you gotten or do you plan to get the COVID-19 vaccine? (n=418)
Survey Results for Ohio-Wealth Questions

Issues That Impact Ohio’s African American/Black Adults Age 45 and Older
Ohio’s African American/Black residents 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>Percentage</th>
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<tbody>
<tr>
<td>Having financial security throughout your life</td>
<td>95%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits</td>
<td>94%</td>
</tr>
<tr>
<td>Having enough income or savings to retire</td>
<td>93%</td>
</tr>
<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>89%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>89%</td>
</tr>
<tr>
<td>Having affordable utilities</td>
<td>88%</td>
</tr>
<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>80%</td>
</tr>
<tr>
<td>Protection from age discrimination</td>
<td>79%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>77%</td>
</tr>
<tr>
<td>Having online security</td>
<td>72%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>66%</td>
</tr>
<tr>
<td>Having access to high-speed Internet</td>
<td>63%</td>
</tr>
</tbody>
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II. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=418)
WEALTH

Half (52%) of Ohio’s African American/Black residents age 45+ expect that their personal financial situation will stay the same in the next 12 months.
Ohio’s African American/Black residents age 45+ have a variety of concerns about finances in retirement, including having enough money to take care of their health expenses such as co-pays and deductibles.

### Retirement Concerns

- **Having enough money to take care of your health expenses during retirement such as co-payments and deductibles**: 65%
- **Having public assistance benefits available such as Medicaid, Supplemental Security Income or SSI, low-income housing, or food stamps**: 57%
- **Ensuring the solvency and security of your retirement plans**: 57%
- **Having to postpone retirement (n=232)**: 41%

*RET1. How concerned are you about the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=418)*
More than one-quarter of Ohio’s African American/Black residents age 45+ have stopped making contributions to investments or tapped into their retirement savings as a result of the COVID-19 pandemic.*

Changes to Plans Since the COVID-19 Pandemic

<table>
<thead>
<tr>
<th>Change in Plans</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Canceled travel plans</td>
<td>44%</td>
</tr>
<tr>
<td>Stopped contributions to investments</td>
<td>18%</td>
</tr>
<tr>
<td>Tapped into savings or a 401(k) in 2020</td>
<td>9%</td>
</tr>
<tr>
<td>Put off buying or selling your home</td>
<td>8%</td>
</tr>
<tr>
<td>Delayed retirement</td>
<td>8%</td>
</tr>
<tr>
<td>None of these</td>
<td>45%</td>
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</tbody>
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*As of August 2021

RET23. Has the COVID pandemic caused you to make any changes to your retirement plans, like…? (n=418)
Ohio’s African American/Black residents 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: 37%
- Ratings of 4-7: 18%
- Ratings of 8-10: 44%

**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=418)
More than half (53%) of Ohio’s African American/Black residents age 45+ think that Social Security will be their only source or a major part of their retirement income.

**Expected Retirement Income From Social Security**

- Your only source of income: 15%
- A major part of your income: 38%
- A minor part of your income: 33%
- Not get Social Security payments at all: 8%
- Don't know/ refused: 5%

RET21. How much of your retirement income do you think will come from Social Security? Do you think it will be...? (n=418)
Nearly all (91%) of Ohio’s African American/Black residents age 45+ think it is extremely important or very important to be able to save money for retirement while working.

Importance of Being Able to Save While Working

- Extremely important/ very important: 91%
- Somewhat important: 7%
- Not very important/ not important at all: 2%
- Not very important/ not important at all: 2%
RET10a. Which of the following ways to save for retirement does your current employer provide? (Percent ‘yes’) (n=116)

Among Ohio’s African American/Black workers age 45+ whose employer offers a way to save for retirement, an IRA, 401(k), or 403(b) defined contribution plan is the most common offered.

Employer-Provided Retirement Saving Options

- An IRA, 401(k), or 403(b) defined contribution plan: 77%
- A traditional pension plan or a defined benefit plan: 46%
Nearly one in five (17%) Ohio African American/Black workers age 45+ reported that their employer provides a way for them to save for retirement at work.

Access to Employer-Provided Retirement Options

- Yes: 83%
- No: 17%
- Don't know: 0%
If your employer offered a way to save for retirement at work, how likely would you be to take advantage of it? (n=25)

Caution: Small sample size

Most of Ohio’s African American/Black workers age 45+ without a way to save for retirement through their employer would be likely to take advantage of a savings option if one were offered.

Likelihood of Taking Advantage of a Retirement Savings Option at Work

- Extremely likely/ very likely
- Somewhat likely
- Not very likely/ not likely at all
One way to help more residents save would be for Ohio to set up a retirement savings program. The program offers retirement savings workers control, by allowing them to choose whether or not to participate, decide how much to contribute, and take their account with them if they change jobs. Workers save for retirement using pre-tax money automatically taken out of their regular paycheck. The program would be managed as a public-private partnership. Do you support or oppose this program? (n=418)

More than three-quarters of Ohio’s African American/Black residents age 45+ would support an Ohio retirement savings program.

Support for an Ohio Retirement Savings Program

- Strongly support/ somewhat support: 77%
- Somewhat oppose/ strongly oppose: 13%
- Neither support nor oppose: 8%
- Don't know/ refused: 2%
RETIREMENT ISSUES

Over half (54%) of Ohio’s African American/Black residents age 45+ strongly agree that Ohio elected officials should support legislation that makes retirement savings easier.

Support for Legislation That Makes it Easier to Save for Retirement

- Strongly/somewhat agree: 83%
- Somewhat/strongly disagree: 10%
- Neither agree nor disagree: 6%
- Don't know: 1%

RET15. “Ohio elected officials should support legislation that makes it easier for workers to save their own money for retirement so they can take care of themselves in their later years.”
Do you agree or disagree with this statement? (n=418)
Survey Results for Ohio-Livable Community Questions

Issues That Impact Ohio’s African American/Black Adults Age 45 and Older
Getting around independently is extremely or very important to a majority (90%) of Ohio’s African American/Black residents age 45+.

**Important Independent Living Issues**

- Getting to the places you need to go independently: 90%
- Having high quality long-term care in your community: 88%
- Caring for a loved one: 88%
- Staying in your own home as you get older: 87%
- Having affordable housing options in your community: 85%
- Improvements to Ohio’s long-term care services: 85%
- Having flexibility in your schedule to care for a loved one: 80%

**Note:** For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=418)
More than two-thirds (68%) of Ohio’s African American/Black residents age 45+ are extremely or very concerned about being able to afford to age in place.

Community Concerns

- Being able to afford to remain in your home as you age: 68%
- Having streets that are safe for pedestrians and bikers to use: 64%
- Having access to transportation if you are unable to drive: 62%
- Being connected with others in your community and having opportunities to socialize as you age: 44%

LIVCOMM1. How concerned are you about the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=418)
How would you describe where you live? (n=418)

Half of Ohio’s African American/Black residents age 45+ reside in a metropolitan or suburban area.
In August 2021, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among African American/Black residents of Ohio age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, retirement issues, and opinions of AARP.

418 Interviews
African American/Black Adults
Age 45+
Fielded in August 2021

ANR completed a total of 418 interviews (183 via landline telephone, 162 via cell phone, and 73 online). Respondents were screened to meet the following criteria:

• Age 45+
• African American/Black resident of Ohio

Survey length averaged 20.2 minutes by telephone and 18.3 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 Ohio residents age 45 and older, purchased from Aristotle, and online sample provided by Fulcrum. A total of 47,774 records were utilized. The list of 5,010,478 Ohio residents age 45 and older was randomly divided into 5,011 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 41 replicates representing a total of 40,528 records were dialed to complete the telephone portion of this study.

The sample of 418 African American/Black respondents yields a maximum statistical error of ±4.8% 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 ±4.8 percentage points of the results obtained had everyone in the population been interviewed.)

**Interview Methodology**

The survey was launched on August 16, 2021 and closed on August 29, 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 and gender 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.