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

### Important Healthcare Issues

- **Having adequate health insurance coverage**: 94%
- **Staying mentally sharp**: 93%
- **Staying physically healthy**: 90%
- **Having Medicare benefits available to you in the future**: 90%
- **Having health care services in your community**: 86%
- **Paying for health care expenses**: 85%
- **Paying for prescription drugs**: 82%
- **Being able to access health care providers remotely by computer or phone**: 56%

**Note:** For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=1,010)
One-quarter (25%) of Ohio residents age 45+ are currently providing unpaid help to an adult relative or friend.

Percent Providing Unpaid Adult Care

- Yes
- No

CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? (n=1,010)
CAREGIVING ISSUES

More than one-third (37%) of Ohio 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: 37%
- No: 63%

CARE1_A. Have you ever provided this type of unpaid help in the past? (n=761)
Eighteen percent (18%) of Ohio 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

- 6% Yes, I am
- 13% Yes, someone I know is

**GRP-1.** Are you or someone you know currently providing primary care and financial support for a grandchild? (Percent ‘yes’) (n=1,010)
As of August 2021, two in ten (22%) Ohio residents age 45+ are extremely worried or very worried about getting COVID-19 in the next year.

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

- Extremely worried/ very worried: 22%
- Somewhat worried: 33%
- Not very worried/ not at all worried: 45%
As of August 2021, eight in ten Ohio residents age 45+ have already gotten at least one COVID vaccine shot (76%) or are planning to get it (5%).

COVID-19 Vaccination Status (as of August 2021)

- Yes (already got): 76%
- Yes (plan to): 15%
- No: 5%
- Don’t know/ refused: 5%
Survey Results for Ohio-Wealth Questions

Issues That Impact Ohio Adults Age 45 and Older
Ohio 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>92%</td>
</tr>
<tr>
<td>Having enough income or savings to retire</td>
<td>92%</td>
</tr>
<tr>
<td>Having adequate Social Security benefits</td>
<td>89%</td>
</tr>
<tr>
<td>Having affordable utilities</td>
<td>87%</td>
</tr>
<tr>
<td>Protecting yourself against consumer fraud</td>
<td>84%</td>
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<tr>
<td>Protecting yourself against unfair financial practices</td>
<td>84%</td>
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<tr>
<td>Being able to stop working for pay at the age you want</td>
<td>77%</td>
</tr>
<tr>
<td>Having online security</td>
<td>74%</td>
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<tr>
<td>Protection from age discrimination</td>
<td>70%</td>
</tr>
<tr>
<td>Having good employment opportunities in your community</td>
<td>68%</td>
</tr>
<tr>
<td>Having access to high-speed Internet</td>
<td>62%</td>
</tr>
<tr>
<td>Maintaining relevant job skills and experience</td>
<td>53%</td>
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*Note: For the following list of issues, please indicate how important each is to you personally. (Percent 'extremely important' or 'very important') (n=1,010)*
WEALTH

Six in ten (58%) Ohio residents age 45+ expect their personal financial situation will stay the same in the next year, while one-quarter predict theirs will get worse.

Expectations Regarding Personal Financial Situation

- Improve: 58%
- Get worse: 23%
- Stay the same: 18%
- Don’t know: 13%

Q703. In the next 12 months, do you think your personal financial situation will improve, get worse, or stay the same? (n=1,010)
Ohio residents age 45+ are concerned about a variety of issues related to retirement, including having enough money for healthcare expenses during retirement (64% extremely or very concerned).

**Retirement Concerns**

- Having enough money to take care of your health expenses during retirement such as co-payments and deductibles: 64%
- Ensuring the solvency and security of your retirement plans: 58%
- Having public assistance benefits available such as Medicaid, Supplemental Security Income or SSI, low-income housing, or food stamps: 48%
- Having to postpone retirement (n=567): 37%

**RET1.** How concerned are you about the following? (Percent ‘extremely concerned’ or ‘very concerned’) (n=1,010)
nearly one in ten ohio residents age 45+ tapped into their retirement savings as a result of the covid-19 pandemic, and 13% stopped contributing to their investments.*

changes to plans since the covid-19 pandemic

- canceled travel plans: 41%
- stopped contributions to investments: 13%
- tapped into savings or a 401(k) in 2020: 8%
- put off buying or selling your home: 7%
- delayed retirement: 5%
- none of these: 48%

*as of august 2021
Only about a third of Ohio residents age 45+ have strong confidence about having enough money to live comfortably throughout their retirement years.

**Confidence in Retirement Money Lasting**

- **34%** for Ratings of 1-3
- **47%** for Ratings of 4-7
- **18%** for Ratings of 8-10
- **Don't know**

**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=1,010)
More than half (54%) of Ohio residents age 45+ expect 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: 39%
- A minor part of your income: 34%
- Not get Social Security payments at all: 7%
- Don’t know/ refused: 6%

RET21. How much of your retirement income do you think will come from Social Security? Do you think it will be…? (n=1,010)
How important is it for people to be able to save money for their retirement years while they are working? (n=1,010)

Nearly all (93%) Ohio residents age 45+ agree that being able to save for retirement while working is extremely important or very important.
Among Ohio workers age 45+ whose employer offers a way to save for retirement, an IRA, 401(k), or 403(b) defined contribution plan is most commonly offered.

Employer-Provided Retirement Saving Options

- An IRA, 401(k), or 403(b) defined contribution plan: 84%
- A traditional pension plan or a defined benefit plan: 36%
RET10. Does your employer provide a way for you to save for retirement? (n=329)

Two in ten (20%) Ohio workers age 45+ reported that their employer does not offer a way to save for retirement.
Among Ohio workers age 45+ without access to retirement savings options at work, two-thirds (68%) would be extremely or very likely to take advantage of it, if it were offered.

Likelihood of Taking Advantage of a Retirement Savings Option at Work

- Extremely likely/ very likely: 68%
- Somewhat likely: 14%
- Not very likely/ not likely at all: 12%
- Don't know/ refused: 6%
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=1,010)
Over half (53%) of Ohio residents age 45+ strongly agree that Ohio elected officials should support legislation that will make it easier for workers to save for retirement.

Support for Legislation That Makes it Easier to Save for Retirement

- **Strongly/somewhat agree**: 83%
- **Neither agree nor disagree**: 7%
- **Somewhat/strongly disagree**: 9%
- **Don't know/ refused**: 7%
Survey Results for Ohio-Livable Community Questions

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

Aging in place is extremely or very important to a majority (87%) of Ohio residents age 45+.

Important Independent Living Issues

- Staying in your own home as you get older: 87%
- Getting to the places you need to go independently: 83%
- Caring for a loved one: 81%
- Having high quality long-term care in your community: 78%
- Improvements to Ohio’s long-term care services: 75%
- Having affordable housing options in your community: 71%
- Having flexibility in your schedule to care for a loved one: 69%

11. For the following list of issues, please indicate how important each is to you personally. (Percent ‘extremely important’ or ‘very important’) (n=1,010)
Nearly two-thirds (63%) of Ohio 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: 63%
- Having streets that are safe for pedestrians and bikers to use: 53%
- Having access to transportation if you are unable to drive: 51%
- Being connected with others in your community and having opportunities to socialize as you age: 35%

LIVCOMM1. How concerned are you about the following? (Percent 'extremely concerned' or 'very concerned') (n=1,010)
How would you describe where you live? (n=1,010)

About half of Ohio residents age 45+ describe their residential area as metropolitan (20%) or suburban (33%).
In August 2021, AARP engaged ANR Market Research Consultants to conduct a quantitative research study among Ohio residents age 45 and older. Topics included healthcare, the economy, financial issues, independent living, long-term care, caregiving, and retirement issues.

1,010 Interviews
Ohio Adults Age 45+
Fielded in August 2021

ANR completed a total of 1,010 interviews (403 via landline telephone, 202 via cell phone, and 405 online). Respondents were screened to meet the following criteria:

- Age 45+
- 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 1,010 respondents yields a maximum statistical error of ±3.1% 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 ±3.1 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, gender, and race/ethnicity according to 2019 U.S. Census Bureau Current Population Survey (CPS) statistics.
ABOUT AARP

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.