

# **AARP Closer Look(SM) June 2010 Survey**



**AARP Closer Look<sup>SM</sup>  
June 2010 Survey**

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## Introduction

AARP fields a nationwide survey two times a year to understand the effect of social and economic changes on health, financial and community issues of concern to Americans age 45 and older. This report presents findings from this survey program called *AARP Closer Look* from June of 2010.

This study was conducted for AARP via telephone by ICR June 9 – June 30, 2010 among a nationally representative sample of 1,000 respondents 45 years of age or older. Of those, 100 respondents were Hispanic and 100 respondents were African American. The margin of error for total respondents is +/-3.35% at the 95% confidence level.

## Key Survey Findings

The data presented reflect findings from the June 2010 AARP Closer Look survey including:

### **45+ Adults and the Economy**

- One in four adults 45+ (28%) stopped contributing to retirement savings in the past six months, and 14% of adults 45-64 reported having to prematurely withdraw funds from retirement savings vehicles.
- One in five adults (20%) had their work hours cut, had to take a pay cut, or lost other forms of work-related income. A greater percentage of those age 45-64 (28%) lost work-related income than those 65 and older (5%).
- One in five adults 45+ (20%) reported having problems paying for essential items such as food and utilities. A greater percentage of those age 45-64 (24%) reported having difficulties paying for these essential items than those 65 and older (11%). 27% of African American adults and 37% of Hispanic adults reported problems paying for essential items, compared to 16% of white adults.
- 24% of adults 45+ reported losing a substantial amount of equity in their home's value that they will need for retirement.
- Nearly one in 8 adults 45+ (12%) reported having problems paying their rent or mortgage. A greater percentage of those age 45-64 (17%) reported having difficulties paying their rent or mortgage than those 65 and older (3%). One in four Hispanic adults (25%) reported having problems paying for housing costs, compared to 21% of African American adults and 10% of white adults.
- Nearly four in ten adults 45+ (35%) reported having problems paying for gas or drove less to cut down on gasoline costs.

### **45+ Adults and the Workplace**

- Based on what they have experienced or observed, 63% of adults 45+ believe older workers face age discrimination in the workplace today,

### **45+ Adults and Family**

- 23% of households headed by an adult 45-64 have an adult child living in the household. Nearly one in five of these households (19%) had an adult child move in to their house in the past six months.
- 20% of adults 45-64 had care-giving responsibilities or paid substantial bills or expenses for either a parent or older family member or an adult child.
- 7% of adults 45-64 have a parent or other older family member living in their home.

### **45+ Adults and Health Care**

- Nearly one in 5 adults 45+ (20%) reported having difficulties with health care related expenses.
- 33% of African American adults reported difficulties with health care expenses compared to 29% of Hispanic adults and 17% of white adults. One in three adults 45+ (33%) put off or postponed getting needed health care or dental care treatments

### **45+ Adults and Communities**

- 26% of adults 45+ said affordable housing was a major problem if they needed or chose to move.
- 33% of adults 45+ made improvements to their current home in order to stay there longer.
- 17% of adults 45+ said practical and convenient public transportation options were a major problem in their community.
- 16% of adults 45+ said foreclosures were a major problem in their neighborhood.
- 11% of adults 45+ said walking safely in their neighborhood was a major problem.
- 15% of adults 45+ said traffic congestion was a major problem in their community.

## Detailed Tables

Note: All statistically significant values are in **bold**. In the three category race/ethnicity groups, **plain bold** values are significant relative to the “White” category. If those in the African American and Hispanic differ significantly from each other, the Hispanic value will be in **bold italics**. If this Hispanic value (which differs significantly from the African American value) does *not* significantly differ from the *White* value, it will be **bold, italics, underlined**. Consequently, a Hispanic value that is in **bold italics, but not underlined** will differ significantly from both the value for Whites and the value for African Americans.

In items that contain “very” and “somewhat” response options, statistical significance is tested on “NET” measures (which are the sum of those saying “very” and “somewhat”), owing to unreliable sample sizes within each of the smaller (“non-NET”) categories.

Cuts based on earning less or more than \$25K exclude respondents that did not report their incomes (about 15% of the sample). Consequently, values for the categories of this income variable may *both* be greater or smaller than the value for Total. This would not be a probable outcome had all respondents reported their earnings.

### CQ-1 Which best describes your health care coverage situation?

	Total	45-64	65+	White	Af-Am	Hisp	Less than \$25K	More than \$25K
I lost or discontinued my health care coverage within the last year	3	5	<b>0</b>	3	7	1	4	3
I have not had health care coverage for at least one year	7	10	<b>0</b>	6	7	12	13	<b>5</b>
I have coverage through Medicare	30	12	<b>67</b>	29	29	38	49	<b>18</b>
I have health care coverage through my current or previous employer (or my spouse’s)	40	52	<b>13</b>	42	38	<b>28</b>	11	<b>56</b>
I have coverage through a plan I bought myself, not through an employer	9	9	8	10	3	5	7	10
I have insurance through some other way	8	8	7	7	9	8	13	6
Don’t know	2	2	3	1	<b>4</b>	3	2	1
Refused	2	2	1	1	3	<b>5</b>	1	1

CQ-1a In general, how would you rate your current health? Is it..?

	Excellent/Very good/Good			Fair/Poor			Don't know	Refused	
	NET	Excellent	Very good	Good	NET	Fair			Poor
Total	74	21	28	26	25	19	7	*	*
45-64	75	25	25	26	25	18	7	*	*
65+	73	13	32	28	27	20	7	*	*
White	78	22	30	26	21	16	6	*	*
Af-Am	68	18	23	27	31	21	10	*	1
Hispanic	51	16	12	23	<b>49</b>	37	12	*	*
Less than \$25K	57	11	15	31	42	30	12	*	*
More than \$25K	<b>89</b>	26	34	25	<b>18</b>	13	5	*	*

(Asked of total employed or temporarily unemployed respondents age 45+; n = 485)

CQ-1b Based on what you have experienced or observed, do you think older workers face age discrimination in the workplace today?

	Yes	No	Don't know	Refused
Total	63	34	4	*
45-64	64	33	3	*
65+	54	40	5	*
White	62	34	4	*
Af-Am	61	35	4	*
Hispanic	70	27	3	*
Less than \$25K	63	34	2	*
More than \$25K	62	34	4	*

(Compare: Total employed respondents age 45+; n = 439)

	Yes	No	Don't know	Refused
Total	61	35	4	*

(Compare: Total temporarily unemployed respondents age 45+; n = 46)

	Yes	No	Don't know	Refused
Total	74	25	1	--

**CQ-2 In the last 6 months, have you or your family experienced any of the following problems as a result of the economic conditions? Please tell me yes, no, or if it is not applicable for you.**

Have you (INSERT ITEM)...in the last 6 months?

**(Asked of total age 45+ who have not lost/discontinued health care coverage in the past year or had health insurance coverage for at least one year; n = 916)**

a. Lost health insurance coverage (through job loss, increased price, etc.)

	Yes	No	Not applicable to me	Don't know	Refused
Total	6	91	2	*	1
45-64	7	89	3	*	*
65+	<b>3</b>	<b>95</b>	2	*	*
White	5	92	2	*	*
Af-Am	5	94	*	*	*
Hispanic	<b>11</b>	<b>84</b>	5	*	*
Less than \$25K	5	90	3	1	*
More than \$25K	6	92	2	1	*

**(Asked of total age 45+ who have not lost/discontinued health care coverage in the past year or had health insurance coverage for at least one year; n = 916)**

b. Had an employer or insurer increase the amount you pay for health insurance at a time other than the regular enrollment season

	Yes	No	Not applicable to me	Don't know	Refused
Total	13	80	5	1	1
45-64	15	80	4	1	1
65+	<b>9</b>	82	6	2	*
White	13	80	5	1	1
Af-Am	7	86	4	2	1
Hispanic	<b>20</b>	72	6	1	*
Less than \$25K	7	84	8	1	*
More than \$25K	<b>17</b>	79	3	1	*

c. Put off or postponed getting needed health care or dental treatments or services

	Yes	No	Not applicable to me	Don't know	Refused
Total	26	72	2	*	*
45-64	33	65	2	*	*
65+	<b>12</b>	<b>86</b>	1	1	1
White	24	74	1	*	*
Af-Am	34	64	2	*	1
Hispanic	34	<b>62</b>	4	*	*
Less than \$25K	40	58	2	1	*
More than \$25K	<b>22</b>	<b>76</b>	2	*	*

d. Not filled a prescription for medicine, cut pills in half or skipped doses

	Yes	No	Not applicable to me	Don't know	Refused
Total	16	81	3	*	*
45-64	19	77	4	*	*
65+	10	<b>87</b>	2	*	*
White	15	83	2	*	*
Af-Am	23	76	0	*	1
Hispanic	18	<b>70</b>	<b>11</b>	2	*
Less than \$25K	23	71	6	*	*
More than \$25K	15	<b>84</b>	1	*	*

e. Had problems paying medical bills

	Yes	No	Not applicable to me	Don't know	Refused
Total	20	78	2	*	*
45-64	24	73	2	*	*
65+	<b>11</b>	<b>87</b>	1	*	*
White	17	81	2	*	*
Af-Am	<b>33</b>	<b>65</b>	1	*	1
Hispanic	<b>29</b>	<b>66</b>	5	*	*
Less than \$25K	35	61	4	*	*
More than \$25K	<b>15</b>	<b>84</b>	1	*	*

f. Discontinued gym or health club membership

	Yes	No	Not applicable to me	Don't know	Refused
Total	7	76	16	*	*
45-64	10	73	17	*	*
65+	<b>3</b>	<b>83</b>	14	1	*
White	6	78	15	*	*
Af-Am	<b>14</b>	77	8	*	1
Hispanic	9	<b>58</b>	<b>31</b>	2	*
Less than \$25K	7	73	20	*	*
More than \$25K	8	77	14	*	*

g. Got less sleep due to stress or worry

	Yes	No	Not applicable to me	Don't know	Refused
Total	37	61	1	1	*
45-64	<b>43</b>	<b>55</b>	2	*	*
65+	23	75	1	2	*
White	36	62	1	1	*
Af-Am	34	64	1	*	1
Hispanic	<b>49</b>	<b>46</b>	4	2	*
Less than \$25K	48	51	1	1	*
More than \$25K	<b>32</b>	<b>66</b>	1	*	*

h. Had problems paying for gas or used your vehicle less to cut down on gasoline costs

	Yes	No	Not applicable to me	Don't know	Refused
Total	35	60	4	*	*
45-64	39	57	4	*	*
65+	<b>25</b>	<b>67</b>	6	1	1
White	34	62	3	*	*
Af-Am	27	67	5	*	1
Hispanic	<b>54</b>	<b>31</b>	<b>15</b>		
Less than \$25K	50	42	8	*	*
More than \$25K	<b>32</b>	<b>66</b>	3	*	*

i. Had problems paying rent or mortgage

	Yes	No	Not applicable to me	Don't know	Refused
Total	12	84	3	*	*
45-64	17	80	3	*	*
65+	<b>3</b>	<b>93</b>	3	*	*
White	10	88	3	*	*
Af-Am	<b>21</b>	<b>76</b>	2	*	1
Hispanic	<b>25</b>	<b>73</b>	2	*	*
Less than \$25K	20	76	5	*	*
More than \$25K	<b>12</b>	<b>87</b>	1	*	*

j. Had problems paying for essential items such as food, and utilities (like electricity, heat and the water bill)

	Yes	No	Not applicable to me	Don't know	Refused
Total	20	79	1	*	*
45-64	24	75	1	*	*
65+	<b>11</b>	<b>87</b>	1	*	*
White	16	83	1	*	*
Af-Am	<b>27</b>	<b>71</b>	1	*	*
Hispanic	<b>37</b>	<b>61</b>	2	*	*
Less than \$25K	36	62	1	*	*
More than \$25K	<b>15</b>	<b>84</b>	1	*	*

k. Lost a job

	Yes	No	Not applicable to me	Don't know	Refused
Total	7	88	5	*	*
45-64	10	87	3	*	*
65+	<b>2</b>	89	9	*	*
White	5	90	5	*	*
Af-Am	11	87	2	*	1
Hispanic	<b>21</b>	<b>72</b>	7	*	*
Less than \$25K	13	81	6	*	*
More than \$25K	6	<b>91</b>	4	*	*

1. Had work hours cut, had to take a pay cut or lost other forms of work-related income

	Yes	No	Not applicable to me	Don't know	Refused
Total	20	68	10	*	*
45-64	28	64	8	*	*
65+	<b>5</b>	<b>78</b>	<b>16</b>	1	1
White	19	70	10	*	*
Af-Am	21	69	9	*	1
Hispanic	25	<b>56</b>	<b>18</b>	*	1
Less than \$25K	21	65	14	*	*
More than \$25K	21	69	9	*	*

m. Delayed retirement

	Yes	No	Not applicable to me	Don't know	Refused
Total	11	81	7	1	*
45-64	13	78	7	1	*
65+	<b>5</b>	<b>85</b>	7	2	*
White	11	80	7	1	*
Af-Am	<b>3</b>	<b>91</b>	4	2	1
Hispanic	10	<b>73</b>	<b>13</b>	2	1
Less than \$25K	10	81	8	2	*
More than \$25K	12	80	8	*	*

m2 Returned to work from retirement

	Yes	No	Not applicable to me	Don't know	Refused
Total	3	89	7	*	1
45-64	3	87	10	*	*
65+	4	91	3	1	1
White	3	90	7	*	*
Af-Am	5	89	5	*	1
Hispanic	3	<b>81</b>	<b>15</b>	*	1
Less than \$25K	3	91	6	1	*
More than \$25K	3	88	6	*	1

n Prematurely withdrawn funds from 401(k)s, IRAs, or other investments

	Yes	No	Not applicable to me	Don't know	Refused
Total	14	79	5	1	1
45-64	16	78	4	1	1
65+	<b>9</b>	81	7	1	*
White	15	80	5	1	1
Af-Am	15	83	1	*	2
Hispanic	11	71	<b>14</b>	4	*
Less than \$25K	14	75	11	*	*
More than \$25K	16	81	<b>3</b>	*	*

n2 Had you previously withdrawn retirement savings during the last two years

	Yes	No	Not applicable to me	Don't know	Refused
Total	19	76	3	1	1
45-64	17	78	3	1	1
65+	23	<b>71</b>	3	1	1
White	21	75	3	1	1
Af-Am	11	84	3	0	2
Hispanic	15	76	<b>9</b>	1	0
Less than \$25K	21	71	6	1	*
More than \$25K	20	78	1	*	*

o. Stopped contributing to 401(k)s, IRAs or other retirement savings

	Yes	No	Not applicable to me	Don't know	Refused
Total	28	59	11	1	1
45-64	28	61	9	1	1
65+	28	54	<b>17</b>	1	*
White	29	58	12	1	1
Af-Am	22	70	6	*	2
Hispanic	28	58	13	*	*
Less than \$25K	32	50	18	1	*
More than \$25K	28	<b>63</b>	<b>7</b>	1	*

o2. Had you previously stopped contributing to 401(k)s, IRAs or other retirement savings during the last 12 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	25	63	11	1	1
45-64	24	66	8	1	1
65+	26	<b>56</b>	<b>16</b>	1	*
White	26	62	11	1	*
Af-Am	23	71	4	*	2
Hispanic	17	64	<b>14</b>	6	*
Less than \$25K	29	54	17	1	*
More than \$25K	24	69	<b>7</b>	1	*

CQ-3 Have you ever contributed funds to an employer-based retirement savings account such as 401ks or 403b's?"

	Yes	-----NO-----			Don't know	Refused
		NET	It was never available to me	For another reason		
Total	45	51	32	18	3	1
45-64	52	45	28	16	2	2
65+	<b>32</b>	<b>63</b>	40	23	5	1
White	51	46	30	16	2	1
Af-Am	<b>35</b>	<b>60</b>	38	23	1	3
Hispanic	<b>19</b>	<b>72</b>	46	26	<b>8</b>	*
Less than \$25K	19	76	53	23	4	1
More than \$25K	<b>62</b>	<b>36</b>	<b>21</b>	15	2	*

CQ-4a/b/c Given the economic ups and downs, which reflects the current amount of retirement savings available to you? This includes the value of any retirement accounts, your employers' retirement benefits and your personal savings:

	Total	45-64	65+	White	Af-Am	Hisp	Less than \$25K	More than \$25K
Over \$50K (NET)	34	37	29	40	18	12	9	52
\$50K-\$75K	8							
\$75K-\$150K	7							
More than \$150K	14							
Over \$50K unspecified	5							
Under \$50K (NET)	48	48	49	44	59	69	82	39
None	16							
\$5K to \$25K	17							
\$More than \$25K	11							
Under \$50K unspecified	4	3	7	4	3	7	*	*
Refused	17	15	22	17	23	19	9	9

CQ-5a Have you ever tried to figure out how much money you would need to save for your retirement?

	No	-----YES-----				Don't know	Refused
		NET	I estimated it for myself	I used a retirement savings calculator	I had an employer or work-related retirement plan provider give me useful material or advice about what I needed to save for retirement		
Total	58	38	23	7	14	2	1
45-64	54	43	23	6	18	1	1
65+	66	28	20	2	7	4	2
White	54	43	25	8	16	2	1
Af-Am	75	22	15	3	7	2	1
Hispanic	80	19	12	2	6	*	1
Less than \$25K	76	21	16	*	4	4	1
More than \$25K	49	50	27	9	20	1	1

CQ-4 How confident are you that you will have enough money to take care of your medical and living expenses in retirement? Would you say...?

	CONFIDENT			NOT CONFIDENT			Don't know	Refused
	NET	Very	Somewhat	NET	Not too	Not at all		
Total	56	24	33	40	18	22	2	1
45-64	51	18	33	47	20	28	1	1
65+	<b>69</b>	37	32	<b>26</b>	14	12	4	2
White	62	25	37	35	18	18	2	1
Af-Am	<b>44</b>	16	27	<b>53</b>	19	34	1	2
Hispanic	<b>36</b>	20	17	<b>60</b>	19	42	3	*
Less than \$25K	40	18	22	57	15	42	1	2
More than \$25K	<b>64</b>	26	38	<b>36</b>	21	15	1	*

CQ-5 In your community, are the following things a major problem, a minor problem or not a problem at all.  
How about (INSERT ITEM)...is that a...?

a. Traffic congestion in your community

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	40	15	25	59	1	*
45-64	42	16	26	57	1	*
65+	36	15	21	63	1	*
White	40	14	25	60	1	1
Af-Am	36	16	21	63	1	*
Hispanic	<b>47</b>	<b>26</b>	21	<b>49</b>	<b>5</b>	*
Less than \$25K	34	15	19	65	1	*
More than \$25K	<b>43</b>	15	<b>28</b>	<b>56</b>	*	*

b. Affordable housing options if you needed or chose to move

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	45	26	19	48	6	1
45-64	49	28	22	46	4	1
65+	<b>37</b>	23	<b>14</b>	52	10	*
White	44	23	20	50	6	1
Af-Am	53	34	20	41	6	*
Hispanic	<b>57</b>	<b>39</b>	17	36	8	*
Less than \$25K	55	39	16	39	5	1
More than \$25K	<b>44</b>	<b>22</b>	22	<b>52</b>	5	1

c. Foreclosures on neighborhoods

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	41	16	25	51	8	1
45-64	46	18	28	47	6	*
65+	<b>30</b>	<b>11</b>	<b>19</b>	<b>58</b>	<b>11</b>	1
White	39	14	25	54	7	*
Af-Am	45	20	26	44	11	*
Hispanic	<b>57</b>	<b>26</b>	30	<b>31</b>	12	*
Less than \$25K	36	18	18	54	9	1
More than \$25K	<b>46</b>	16	<b>30</b>	49	4	*

d. Walking safely in your neighborhood to get where you need to go (includes walking to public transportation, safety of crosswalks, availability of sidewalks)

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	24	11	13	73	2	1
45-64	26	12	14	72	1	1
65+	21	8	13	74	4	1
White	23	10	13	74	2	1
Af-Am	28	8	19	70	1	1
Hispanic	33	<b>18</b>	15	<b>61</b>	6	*
Less than \$25K	28	12	16	70	1	1
More than \$25K	23	10	13	75	1	1

e. Practical and convenient public transportation options

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	34	17	18	58	7	1
45-64	37	18	19	57	5	1
65+	<b>29</b>	14	15	60	<b>10</b>	1
White	34	16	18	59	7	1
Af-Am	36	19	16	62	3	*
Hispanic	35	22	13	55	10	*
Less than \$25K	33	18	15	60	7	1
More than \$25K	35	15	20	59	5	1

f. Convenient services and retailers, such as grocery stores, medical facilities and drug stores

	PROBLEM			Not a problem	Don't know	Refused
	NET	Major	Minor			
Total	21	8	13	78	1	*
45-64	23	9	14	76	1	*
65+	<b>16</b>	5	11	<b>82</b>	1	*
White	18	6	12	82	*	*
Af-Am	24	12	12	74	1	*
Hispanic	31	15	16	63	6	*
Less than \$25K	26	13	13	74	1	*
More than \$25K	<b>19</b>	5	14	80	1	*

CQ-6 Have you or your family experienced any of the following problems over the last 6 months as a result of the economic conditions? Please tell me yes, no, or if it is not applicable.  
How about (INSERT ITEM)...?

a. Delayed or have been unable to move to assisted living

	Yes	No	Not applicable to me	Don't know	Refused
Total	4	73	22	*	*
45-64	4	72	24	*	*
65+	4	76	19	*	*
White	3	72	24	*	1
Af-Am	5	76	18	*	*
Hispanic	7	79	14	*	*
Less than \$25K	9	75	16	*	*
More than \$25K	2	72	<b>25</b>	*	*

b. Lost a substantial amount of the equity in your home's value that you will need for retirement

	Yes	No	Not applicable to me	Don't know	Refused
Total	24	60	12	3	1
45-64	26	58	11	3	1
65+	<b>18</b>	64	13	3	1
White	25	61	11	3	1
Af-Am	15	57	18	<b>8</b>	2
Hispanic	24	57	13	4	2
Less than \$25K	23	59	15	3	1
More than \$25K	24	61	12	3	*

c. Prior or during the last 6 months had a parent or another older family member moved into and currently live in your residence

	Yes	No	Not applicable to me	Don't know	Refused
Total	7	88	5	*	*
45-64	7	88	5	*	*
65+	7	88	4	1	*
White	7	88	5	*	*
Af-Am	8	85	5	*	1
Hispanic	5	91	4	*	*
Less than \$25K	8	88	3	*	*
More than \$25K	5	90	5	*	*

(Asked of total who had a parent/other older family member move into and currently live in residence; n = 51)

c1. Did they move in during the past 6 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	42	58	--	--	--
45-64	37	63			
65+	53	47			
White	43	57			
Af-Am	55	45			
Hispanic	13	87			
Less than \$25K	39	62			
More than \$25K	35	66			

d. Does an adult child currently live in your household

	Yes	No	Not applicable to me	Don't know	Refused
Total	23	74	3	*	1
45-64	23	73	3	*	1
65+	22	76	2	1	*
White	21	76	2	*	*
Af-Am	19	75	4	*	2
Hispanic	<b>37</b>	61	1	1	*
Less than \$25K	29	69	2	*	*
More than \$25K	<b>20</b>	77	3	*	*

(Asked of total who have an adult child currently living in their household; n = 175)

d1. Did they move in during the past 6 months

	Yes	No	Not applicable to me	Don't know	Refused
Total	30	70	--	--	--
45-64	30	70			
65+	31	69			
White	33	67			
Af-Am	53	47			
Hispanic	<b>2</b>	<b>98</b>			
Less than \$25K	32	68			
More than \$25K	31	69			

e. Moved in with parents or adult children

	Yes	No	Not applicable to me	Don't know	Refused
Total	4	89	7	*	1
45-64	4	88	8	*	1
65+	4	91	5	*	*
White	4	89	6	*	1
Af-Am	4	82	<b>13</b>	*	1
Hispanic	2	89	9	*	*
Less than \$25K	8	86	6	*	*
More than \$25K	<b>1</b>	91	8	*	*

e1. Had care-giving responsibilities or paid substantial bills or expenses for either a parent or older family member or an adult child

	Yes	No	Not applicable to me	Don't know	Refused
Total	18	73	8	*	*
45-64	20	70	9	*	*
65+	<b>13</b>	<b>81</b>	6	*	*
White	17	75	7	*	*
Af-Am	22	<b>62</b>	<b>14</b>	*	2
Hispanic	20	69	9	<b>2</b>	*
Less than \$25K	15	75	9	*	*
More than \$25K	20	72	7	*	*

e2. Had parents, older family members or adult children pay substantial bills, expenses or provided other types of help to support the household

	Yes	No	Not applicable to me	Don't know	Refused
Total	11	80	8	1	*
45-64	12	80	8	*	*
65+	10	81	8	1	*
White	9	83	7	*	*
Af-Am	16	74	8	1	1
Hispanic	<b>22</b>	67	10	1	*
Less than \$25K	19	73	7	*	*
More than \$25K	<b>7</b>	<b>86</b>	6	*	*

f. Looked for more affordable housing

	Yes	No	Not applicable to me	Don't know	Refused
Total	8	82	9	*	*
45-64	10	81	9	*	*
65+	<b>6</b>	84	9	1	*
White	7	84	9	*	*
Af-Am	10	81	9	1	*
Hispanic	<b>21</b>	<b>66</b>	12	1	*
Less than \$25K	14	78	8	1	*
More than \$25K	7	84	9	*	*

g. Made improvements to current home in order to stay there longer

	Yes	No	Not applicable to me	Don't know	Refused
Total	33	59	7	1	*
45-64	32	59	7	*	*
65+	35	58	6	1	*
White	33	60	6	*	*
Af-Am	38	<b>45</b>	<b>15</b>	2	*
Hispanic	34	57	7	<b>3</b>	*
Less than \$25K	29	64	7	1	*
More than \$25K	36	57	7	*	*

h. Lost a substantial amount of savings in financial markets

	Yes	No	Not applicable to me	Don't know	Refused
Total	32	60	7	1	1
45-64	35	56	8	*	1
65+	<b>25</b>	<b>68</b>	5	1	1
White	36	58	5	1	1
Af-Am	<b>21</b>	63	<b>16</b>	*	1
Hispanic	<b>16</b>	<b>71</b>	<b>11</b>	2	*
Less than \$25K	19	70	9	1	*
More than \$25K	<b>38</b>	<b>56</b>	6	*	*

- i. Had you previously lost a substantial amount of savings in the financial market during the last two years

	Yes	No	Not applicable to me	Don't know	Refused
Total	36	58	4	*	1
45-64	39	56	4	*	1
65+	<b>31</b>	<b>64</b>	4	*	1
White	42	55	3	*	1
Af-Am	<b>22</b>	65	<b>12</b>	*	1
Hispanic	<b>15</b>	<b>76</b>	<b>8</b>	1	*
Less than \$25K	23	69	8	*	*
More than \$25K	<b>44</b>	<b>53</b>	2	*	*

CQ-7 In general, how satisfied would you say you are on a day to day basis? Would you say you are completely satisfied, somewhat satisfied, not too satisfied, or not at all satisfied?

	SATISFIED			NOT SATISFIED			Don't know	Refused
	NET	Completely	Somewhat	NET	Not too	Not at all		
Total	80	32	49	17	11	6	1	1
45-64	76	26	50	20	12	8	2	1
65+	<b>88</b>	43	45	<b>10</b>	7	3	1	1
White	83	33	50	15	9	6	1	1
Af-Am	77	25	52	21	18	3	1	1
Hispanic	80	32	49	17	11	<b>12</b>	2	*
Less than \$25K	67	27	40	30	18	12	1	1
More than \$25K	<b>87</b>	32	55	<b>12</b>	7	5	1	1