



**AARP Closer LookSM
November 2009 Survey**



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Introduction

AARP commissions a quarterly nationwide survey to understand the effect of social and economic changes on health, financial and livable communities issues of Americans age 45 and older. This report presents findings from the quarterly survey program called *AARP Closer Look* at the end of the year 2009.

This study was conducted for AARP via telephone by ICR from October 23 – November 1, 2009 among a nationally representative sample of 856 respondents 45 years of age or older. Of those, 110 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 November 2009 AARP Closer Look survey including:

Older Adults and the Economy

- One in four adults 45+ (25%) stopped contributing to retirement savings in the past three months, and 15% of adults 45-64 reported having to prematurely withdraw funds from retirement savings vehicles.
- One in four adults 45+ reported having problems paying for essential items such as food and utilities. A greater percentage of those age 45-64 (25%) reported having difficulties paying for these essential items than those 65 and older (21%). 29% of African American adults and 41% of Hispanic adults reported problems paying for essential items, compared to 18% of white adults.
- 27% of adults 45+ reported losing a substantial amount of equity in their home's value that they will need for retirement.
- One in 8 adults 45+ (13%) reported having problems paying their rent or mortgage. A greater percentage of those age 45-64 (25%) reported having difficulties paying their rent or mortgage than those 65 and older (15%). Nearly one in four Hispanic adults (24%) reported having problems paying for housing costs, compared to 17% of African American adults and 11% of white adults.
- Nearly four in ten adults 45+ (39%) reported having problems paying for gas or drove less to cut down on gasoline costs.

Older Adults and Health Care

- Nearly one in 3 adults 45+ (32%) reported having difficulties with health care related expenses. 42% of African American adults reported difficulties with health care expense compared to 38% of Hispanic adults and 29% of white adults.

Older Adults and Community

- 29% of adults 45+ said affordable housing was a major problem if they needed or chose to move.
- 29% of adults 45+ made improvements to their current home in order to stay there longer.
- 22% of adults 45+ said practical and convenient public transportation options were a major problem in their community.
- 17% of adults 45+ said foreclosures were a major problem in their neighborhood.
- 16% of adults 45+ said walking safely in their neighborhood was a major problem.
- 16% of adults 45+ said traffic congestion was a major problem in their community.

Older Adults and Family

- 21% 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.
- 14% of adults 45-64 have a parent or other older family member living in their home.
- 12% of households headed by an adult 45-64” had an adult child move in to their house in the past three months.

Detailed Tables

Significant findings are in **BOLD**. For the race/ethnicity groups, bolded values for the African American and Hispanic sample are significant *relative to the White respondents*. If Hispanic percentages differ significantly from African American percentages, it is noted after the table.

CQ-2 In the last 3 months, have you or your family experienced any of the following problems as a result of the economic downturn?

Have you (INSERT ITEM)...in the last 3 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 or do not have coverage through Medicare; n = 467)

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

	Yes	No	Don't know	Refused
Total	5	94	0	0
45-64	5	94	0	1
65+	7	91	2	
White	4	95	0	0
African American	8	92	0	0
Hispanic	15	79	0	6

(Asked of total age 45+ who have had health care coverage for at least one year or do not have coverage through Medicare; n = 488)

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	Don't know	Refused
Total	11	88	1	1
45-64	12	87	0	1
65+	6	92	2	1
White	11	89	1	0
African American	13	87	0	0
Hispanic	13	79	0	8

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

	Yes	No	Don't know	Refused
Total	22	78	0	0
45-64	25	74	0	0
65+	14	86	0	0
White	21	79	0	0
African American	24	76	0	0
Hispanic	29	68	0	3

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

	Yes	No	Don't know	Refused
Total	12	87	0	0
45-64	14	85	0	0
65+	9	90	0	0
White	11	89	0	0
African American	21	76	3	0
Hispanic	20	75	2	3

e. Had problems paying medical bills

	Yes	No	Don't know	Refused
Total	16	83	0	0
45-64	18	82	0	0
65+	14	86	0	0
White	15	85	0	0
African American	26	74	0	0
Hispanic	18	79	0	3

e1. Put off or postponed getting needed health care or dental treatments or services OR
Not filled a prescription for medicine, cut pills in half or skipped doses OR
Had problems paying medical bills

	Yes	No
Total	32%	68%
45-64	34%	34%
65+	25%	75%
White	29%	71%
African American	38%	62%
Hispanic	42%	58%

f Discontinued gym or health club membership

	Yes	No	Don't know	Refused
Total	7	91	1	1
45-64	8	90	1	1
65+	6	94	0	0
White	6	93	0	1
African American	8	92	0	0
Hispanic	18	79	0	4

g Got less sleep due to stress or worry.

	Yes	No	Don't know	Refused
Total	36	63	1	0
45-64	42	57	0	0
65+	23	77	1	0
White	35	64	1	0
African American	34	66	0	0
Hispanic	46	51	0	3

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

	Yes	No	Don't know	Refused
Total	39	60	0	0
45-64	43	56	0	0
65+	31	68	0	0
White	39	61	0	0
African American	39	61	0	0
Hispanic	41	55	0	3

i. Had problems paying rent or mortgage

	Yes	No	Don't know	Refused
Total	13	86	0	1
45-64	17	82	0	1
65+	6	93	0	1
White	11	88	0	1
African American	17	83	0	0
Hispanic	24	72	0	3

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

	Yes	No	Don't know	Refused
Total	21	78	0	0
45-64	25	75	0	0
65+	15	85	0	0
White	18	82	0	0
African American	29	71	0	0
Hispanic	41	56	0	3

k. Lost a job

	Yes	No	Don't know	Refused
Total	7	92	0	1
45-64	9	90	0	1
65+	2	97	0	0
White	4	95	0	1
African American	9	91	0	0
Hispanic	25	71	0	3

Note: The values for Hispanic and African American oversamples differ significantly

(Asked of total age 45+ who have not lost a job; n = 802)

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

	Yes	No	Don't know	Refused
Total	17	82	0	0
45-64	23	75	1	1
65+	5	94	0	0
White	17	82	1	0
African American	11	89	0	0
Hispanic	21	74	0	5

(Asked of total age 45+ who have not lost a job; n = 802)

m. Delayed retirement or returned to work from retirement

	Yes	No	Don't know	Refused
Total	6	94	0	1
45-64	6	93	0	1
65+	5	95	0	0
White	5	94	0	0
African American	10	90	0	0
Hispanic	3	92	0	5

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

	Yes	No	Don't know	Refused
Total	13	85	0	1
45-64	15	84	0	1
65+	9	89	1	1
White	13	85	0	1
African American	10	90	0	0
Hispanic	11	85	1	3

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

	Yes	No	Don't know	Refused
Total	24	73	1	1
45-64	24	75	0	2
65+	25	70	4	1
White	25	72	1	1
African American	19	81	1	0
Hispanic	21	73	2	3

CQ-3 If you were to develop a major medical illness, how confident are you that your health insurance and/or savings could cover these costs on top of your regular expenses? Are you...?

	Total	45-64	65+	White	AA	Hisp
Confident (Total)	69	64	77	72	64	46
Very Confident	38	35	43	39	38	27
Somewhat confident	31	26	34	32	27	18
Not confident (Total)	30	34	20	27	34	49
Not too confident	13	13	11	13	13	13
Not at all confident	17	21	9	14	21	37
Don't know/Refused	1	1	3	0	0	4

Note: The values for Hispanic and African American oversamples differ significantly.

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...?

	Total	45-64	65+	White	AA	Hisp
Confident (Total)	59	55	67	60	58	49
Very Confident	23	17	35	25	16	14
Somewhat confident	36	38	32	35	41	35
Not confident (Total)	39	43	31	39	40	44
Not too confident	21	22	19	22	22	17
Not at all confident	18	21	12	17	18	28
Don't know/Refused	1	0	1	0	0	5

Note: The values for Hispanic and African American oversamples differ significantly.

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

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	43	46	38	43	40	49
Major Problem	16	15	16	13	18	23
Minor Problem	28	30	22	29	22	26
Not a Problem	55	53	60	56	60	44
DK/Refused	1	1	2	1	0	7

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

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	49	54	39	48	57	57
Major Problem	29	31	24	26	37	40
Minor Problem	21	23	15	22	20	17
Not a Problem	46	42	54	48	39	34
DK/Refused	4	4	7	4	5	8

c. Foreclosures on neighborhoods

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	45	53	31	45	54	44
Major Problem	17	19	13	14	32	24
Minor Problem	28	33	18	31	22	20
Not a Problem	47	41	58	48	42	38
DK/Refused	7	6	11	7	4	19

Note: The values for Hispanic and African American oversamples differ significantly.

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

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	34	36	31	33	33	47
Major Problem	16	16	15	15	16	23
Minor Problem	19	20	16	18	17	24
Not a Problem	64	62	67	66	65	47
DK/Refused	1	0	1	0	0	5

e. Practical and convenient public transportation options

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	43	47	36	45	40	41
Major Problem	22	24	19	23	17	23
Minor Problem	21	23	18	22	23	19
Not a Problem	53	51	59	52	57	54
DK/Refused	2	2	5	3	2	5

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

	Total	45-64	65+	White	AA	Hisp
Problem (Total)	23	24	21	21	30	36
Major Problem	8	9	6	6	16	17
Minor Problem	15	15	16	15	14	19
Not a Problem	76	75	78	79	70	59
DK/Refused	0	0	1	0	0	5

CQ-6 Have you or your family experienced any of the following problems over the last three months as a result of the economic downturn?
How about (INSERT ITEM)...?

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

	Yes	No	DK/Refused
Total	3	94	3
45-64	4	94	3
65+	2	96	2
White	2	96	2
African American	9	89	2
Hispanic	5	91	3

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

	Yes	No	DK/Refused
Total	27	67	6
45-64	30	64	6
65+	21	74	5
White	29	66	4
African American	16	81	2
Hispanic	25	61	14

Note: The values for Hispanic and African American oversamples differ significantly.

c. Does a parent or another older family member currently live in your residence?

	Yes	No	DK/Refused
Total	12	87	0
45-64	14	85	0
65+	9	91	0
White	11	89	0
African American	22	78	0
Hispanic	14	83	3

(Asked of total age 45+ who have a parent/other older family member currently living in their residence; n = 86)

CQ-6ac. Did they move in during the past 3 months?

	Yes	No	Don't know	Refused
Total	14	86	0	0
45-64	16	84	0	0
65+	7	93	0	0
White	5	95	0	0
African American	22	78	0	0
Hispanic	33	67	0	0

d. Had adult children move in

	Yes	No	DK/Refused
Total	11	88	0
45-64	12	87	0
65+	8	91	0
White	10	90	0
African American	16	84	0
Hispanic	10	87	3

e. Moved in with parents or adult children

	Yes	No	DK/Refused
Total	4	96	0
45-64	5	95	0
65+	3	97	0
White	3	97	0
African American	7	93	0
Hispanic	6	90	3

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	DK/Refused
Total	19	80	0
45-64	21	77	2
65+	13	86	0
White	19	81	0
African American	25	75	0
Hispanic	17	79	3

f. Looked for more affordable housing

	Yes	No	DK/Refused
Total	8	91	0
45-64	9	90	0
65+	6	94	0
White	6	94	0
African American	17	83	0
Hispanic	16	81	3

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

	Yes	No	DK/Refused
Total	29	70	0
45-64	29	70	0
65+	29	70	0
White	29	71	0
African American	37	61	0
Hispanic	31	65	4

h. Lost a substantial amount of savings in financial markets

	Yes	No	DK/Refused
Total	37	62	1
45-64	41	58	1
65+	29	69	0
White	40	60	0
African American	30	69	0
Hispanic	21	75	3