

**AARP Closer Look(SM)
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 | 0 | 3 | 7 | 1 | 4 | 3 |
| I have not had health care coverage for at least one year | 7 | 10 | 0 | 6 | 7 | 12 | 13 | 5 |
| I have coverage through Medicare | 30 | 12 | 67 | 29 | 29 | 38 | 49 | 18 |
| I have health care coverage through my current or previous employer (or my spouse’s) | 40 | 52 | 13 | 42 | 38 | 28 | 11 | 56 |
| 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 | 4 | 3 | 2 | 1 |
| Refused | 2 | 2 | 1 | 1 | 3 | 5 | 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 | 49 | 37 | 12 | * | * |
| Less than \$25K | 57 | 11 | 15 | 31 | 42 | 30 | 12 | * | * |
| More than \$25K | 89 | 26 | 34 | 25 | 18 | 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+ | 3 | 95 | 2 | * | * |
| White | 5 | 92 | 2 | * | * |
| Af-Am | 5 | 94 | * | * | * |
| Hispanic | 11 | 84 | 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+ | 9 | 82 | 6 | 2 | * |
| White | 13 | 80 | 5 | 1 | 1 |
| Af-Am | 7 | 86 | 4 | 2 | 1 |
| Hispanic | 20 | 72 | 6 | 1 | * |
| Less than \$25K | 7 | 84 | 8 | 1 | * |
| More than \$25K | 17 | 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+ | 12 | 86 | 1 | 1 | 1 |
| White | 24 | 74 | 1 | * | * |
| Af-Am | 34 | 64 | 2 | * | 1 |
| Hispanic | 34 | 62 | 4 | * | * |
| Less than \$25K | 40 | 58 | 2 | 1 | * |
| More than \$25K | 22 | 76 | 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 | 87 | 2 | * | * |
| White | 15 | 83 | 2 | * | * |
| Af-Am | 23 | 76 | 0 | * | 1 |
| Hispanic | 18 | 70 | 11 | 2 | * |
| Less than \$25K | 23 | 71 | 6 | * | * |
| More than \$25K | 15 | 84 | 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+ | 11 | 87 | 1 | * | * |
| White | 17 | 81 | 2 | * | * |
| Af-Am | 33 | 65 | 1 | * | 1 |
| Hispanic | 29 | 66 | 5 | * | * |
| Less than \$25K | 35 | 61 | 4 | * | * |
| More than \$25K | 15 | 84 | 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+ | 3 | 83 | 14 | 1 | * |
| White | 6 | 78 | 15 | * | * |
| Af-Am | 14 | 77 | 8 | * | 1 |
| Hispanic | 9 | 58 | 31 | 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 | 43 | 55 | 2 | * | * |
| 65+ | 23 | 75 | 1 | 2 | * |
| White | 36 | 62 | 1 | 1 | * |
| Af-Am | 34 | 64 | 1 | * | 1 |
| Hispanic | 49 | 46 | 4 | 2 | * |
| Less than \$25K | 48 | 51 | 1 | 1 | * |
| More than \$25K | 32 | 66 | 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+ | 25 | 67 | 6 | 1 | 1 |
| White | 34 | 62 | 3 | * | * |
| Af-Am | 27 | 67 | 5 | * | 1 |
| Hispanic | 54 | 31 | 15 | | |
| Less than \$25K | 50 | 42 | 8 | * | * |
| More than \$25K | 32 | 66 | 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+ | 3 | 93 | 3 | * | * |
| White | 10 | 88 | 3 | * | * |
| Af-Am | 21 | 76 | 2 | * | 1 |
| Hispanic | 25 | 73 | 2 | * | * |
| Less than \$25K | 20 | 76 | 5 | * | * |
| More than \$25K | 12 | 87 | 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+ | 11 | 87 | 1 | * | * |
| White | 16 | 83 | 1 | * | * |
| Af-Am | 27 | 71 | 1 | * | * |
| Hispanic | 37 | 61 | 2 | * | * |
| Less than \$25K | 36 | 62 | 1 | * | * |
| More than \$25K | 15 | 84 | 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+ | 2 | 89 | 9 | * | * |
| White | 5 | 90 | 5 | * | * |
| Af-Am | 11 | 87 | 2 | * | 1 |
| Hispanic | 21 | 72 | 7 | * | * |
| Less than \$25K | 13 | 81 | 6 | * | * |
| More than \$25K | 6 | 91 | 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+ | 5 | 78 | 16 | 1 | 1 |
| White | 19 | 70 | 10 | * | * |
| Af-Am | 21 | 69 | 9 | * | 1 |
| Hispanic | 25 | 56 | 18 | * | 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+ | 5 | 85 | 7 | 2 | * |
| White | 11 | 80 | 7 | 1 | * |
| Af-Am | 3 | 91 | 4 | 2 | 1 |
| Hispanic | 10 | 73 | 13 | 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 | 81 | 15 | * | 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+ | 9 | 81 | 7 | 1 | * |
| White | 15 | 80 | 5 | 1 | 1 |
| Af-Am | 15 | 83 | 1 | * | 2 |
| Hispanic | 11 | 71 | 14 | 4 | * |
| Less than \$25K | 14 | 75 | 11 | * | * |
| More than \$25K | 16 | 81 | 3 | * | * |

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 | 71 | 3 | 1 | 1 |
| White | 21 | 75 | 3 | 1 | 1 |
| Af-Am | 11 | 84 | 3 | 0 | 2 |
| Hispanic | 15 | 76 | 9 | 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 | 17 | 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 | 63 | 7 | 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 | 56 | 16 | 1 | * |
| White | 26 | 62 | 11 | 1 | * |
| Af-Am | 23 | 71 | 4 | * | 2 |
| Hispanic | 17 | 64 | 14 | 6 | * |
| Less than \$25K | 29 | 54 | 17 | 1 | * |
| More than \$25K | 24 | 69 | 7 | 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+ | 32 | 63 | 40 | 23 | 5 | 1 |
| White | 51 | 46 | 30 | 16 | 2 | 1 |
| Af-Am | 35 | 60 | 38 | 23 | 1 | 3 |
| Hispanic | 19 | 72 | 46 | 26 | 8 | * |
| Less than \$25K | 19 | 76 | 53 | 23 | 4 | 1 |
| More than \$25K | 62 | 36 | 21 | 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+ | 69 | 37 | 32 | 26 | 14 | 12 | 4 | 2 |
| White | 62 | 25 | 37 | 35 | 18 | 18 | 2 | 1 |
| Af-Am | 44 | 16 | 27 | 53 | 19 | 34 | 1 | 2 |
| Hispanic | 36 | 20 | 17 | 60 | 19 | 42 | 3 | * |
| Less than \$25K | 40 | 18 | 22 | 57 | 15 | 42 | 1 | 2 |
| More than \$25K | 64 | 26 | 38 | 36 | 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 | 47 | 26 | 21 | 49 | 5 | * |
| Less than \$25K | 34 | 15 | 19 | 65 | 1 | * |
| More than \$25K | 43 | 15 | 28 | 56 | * | * |

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+ | 37 | 23 | 14 | 52 | 10 | * |
| White | 44 | 23 | 20 | 50 | 6 | 1 |
| Af-Am | 53 | 34 | 20 | 41 | 6 | * |
| Hispanic | 57 | 39 | 17 | 36 | 8 | * |
| Less than \$25K | 55 | 39 | 16 | 39 | 5 | 1 |
| More than \$25K | 44 | 22 | 22 | 52 | 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+ | 30 | 11 | 19 | 58 | 11 | 1 |
| White | 39 | 14 | 25 | 54 | 7 | * |
| Af-Am | 45 | 20 | 26 | 44 | 11 | * |
| Hispanic | 57 | 26 | 30 | 31 | 12 | * |
| Less than \$25K | 36 | 18 | 18 | 54 | 9 | 1 |
| More than \$25K | 46 | 16 | 30 | 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 | 18 | 15 | 61 | 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+ | 29 | 14 | 15 | 60 | 10 | 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+ | 16 | 5 | 11 | 82 | 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 | 19 | 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 | 25 | * | * |

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+ | 18 | 64 | 13 | 3 | 1 |
| White | 25 | 61 | 11 | 3 | 1 |
| Af-Am | 15 | 57 | 18 | 8 | 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 | 37 | 61 | 1 | 1 | * |
| Less than \$25K | 29 | 69 | 2 | * | * |
| More than \$25K | 20 | 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 | 2 | 98 | | | |
| 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 | 13 | * | 1 |
| Hispanic | 2 | 89 | 9 | * | * |
| Less than \$25K | 8 | 86 | 6 | * | * |
| More than \$25K | 1 | 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+ | 13 | 81 | 6 | * | * |
| White | 17 | 75 | 7 | * | * |
| Af-Am | 22 | 62 | 14 | * | 2 |
| Hispanic | 20 | 69 | 9 | 2 | * |
| 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 | 22 | 67 | 10 | 1 | * |
| Less than \$25K | 19 | 73 | 7 | * | * |
| More than \$25K | 7 | 86 | 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+ | 6 | 84 | 9 | 1 | * |
| White | 7 | 84 | 9 | * | * |
| Af-Am | 10 | 81 | 9 | 1 | * |
| Hispanic | 21 | 66 | 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 | 45 | 15 | 2 | * |
| Hispanic | 34 | 57 | 7 | 3 | * |
| 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+ | 25 | 68 | 5 | 1 | 1 |
| White | 36 | 58 | 5 | 1 | 1 |
| Af-Am | 21 | 63 | 16 | * | 1 |
| Hispanic | 16 | 71 | 11 | 2 | * |
| Less than \$25K | 19 | 70 | 9 | 1 | * |
| More than \$25K | 38 | 56 | 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+ | 31 | 64 | 4 | * | 1 |
| White | 42 | 55 | 3 | * | 1 |
| Af-Am | 22 | 65 | 12 | * | 1 |
| Hispanic | 15 | 76 | 8 | 1 | * |
| Less than \$25K | 23 | 69 | 8 | * | * |
| More than \$25K | 44 | 53 | 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+ | 88 | 43 | 45 | 10 | 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 | 12 | 2 | * |
| Less than \$25K | 67 | 27 | 40 | 30 | 18 | 12 | 1 | 1 |
| More than \$25K | 87 | 32 | 55 | 12 | 7 | 5 | 1 | 1 |