Voices of 50+ Georgia: Dreams & Challenges
Executive Summary

AARP has a strong commitment to help improve the lives of the 50+ population. As part of the Association’s continuous communication with its members and all 50+ Americans, AARP commissioned an innovative set of surveys designed to better gather information on the needs, interests and concerns of 50+ Americans both at the national and state level.

These random digit dial telephone surveys of over 29,000 adults age 50+ across the 50 states, the District of Columbia, Puerto Rico and the Virgin Islands were fielded between January 2\textsuperscript{nd} and January 31\textsuperscript{st}. These telephone interviews also included additional list-assisted samples of African-American and Hispanic 50+ adults. The survey was fielded between January 2\textsuperscript{nd} and January 31\textsuperscript{st}.

The data presented here is based on a sample of 400 Georgians aged 50+, and has a sampling error of 5%.
Executive Summary

The survey finds that:

• Over four in ten adults 50+ say that health care issues are the top problem or challenge facing mid-life and older adults in their state. A third cite economic issues as the largest challenge.

• At a more personal level, adults 50+ say vacation and travel and hobbies are what they personally dream most about doing in the next part of their lives.

• Health and financial security are very important in the lives of adults 50+. More than nine in ten say staying healthy, staying mentally sharp, having adequate health insurance, and receiving Medicare benefits when needed are extremely or very important to them.

• Adults 50+ do not have everything they need in order to accomplish their most important goals:
  • Over one-third say they have all they need to spend time with family and friends and to stay mentally sharp. Just over three in ten say they have all they need to ensure adequate health insurance coverage and to stay healthy.
  • Less than one-quarter say they have all they need to ensure Medicare and Social Security benefits.
Executive Summary

- Eighty-four percent of adults 50+ worry about one or more financial issues. The two most-mentioned financial issues, considered worrisome by roughly two-thirds of Georgians were: public assistance benefits, and maintaining finances and lifestyle in retirement.

- Eighty-six percent of adults 50+ worry about one or more consumer protection issues. Large majorities have:
  - Shredded or destroyed financial statements
  - Reviewed credit card and other financial statements
  - Limited the number of identification cards they carry
  - Almost three-quarters say home- and community-based services are extremely or very important. Respondents are mixed, however, on the ease or difficulty of finding long-term care.

- Over half of Georgians aged 50 and older have volunteered in the past year. The preferred way to do so is self-directed.
Dreams for the 50+

Top Dreams (n=400)

- **Vacation and Travel**: 43%
- **Hobbies and Interests**: 20%
- **Kids, Grandkids, Family and Friends**: 7%
- **Good Health**: 7%
- **Career, Job and Work**: 6%
- **Faith and Spirituality**: 5%

**Adults 50+ say they want to spend time traveling (43%) and pursuing their hobbies and interests (20%).**

**Being with children, grandchildren and/or other family and friends (7%) and having good health (7%), careers (6%), and faith and spirituality (5%) occupy a second tier of dreams.**

Source: Core Q1. Thinking about what’s next in your life, I would like you to think about the kinds of things you dream about doing—these could be things you have always wanted to do, but never got around to, or things you have done in the past and want to continue doing. What would you consider to be the one thing that you would most like to do? (Open ended/Unaided response)
Top Challenge Facing the 50+

- Health care issues include the cost of health care and staying healthy.
- Economic issues include unemployment and having enough money to retire.
- Other social issues vary widely. They include topics like how to spend time, transportation/getting around, family values, politics and government.

Source: Core Q2. What do you believe is the SINGLE most important problem or challenge facing mid life and older Americans as they get older? (Open ended/Unaided response)
Issues of Importance to the 50+ Today

Issues of Importance and Extent to Which Needs Are Met for the 50+ Today (N=400)

- Staying Healthy: 98% met, 31% extremely/very important
- Staying Mentally Sharp: 96% met, 34% extremely/very important
- Adequate Health Insurance Coverage: 93% met, 31% extremely/very important
- Receiving Medicare When Needed: 91% met, 24% extremely/very important
- Receiving Social Security When Needed: 90% met, 24% extremely/very important
- Spending Time With Family and Friends: 90% met, 36% extremely/very important
- Protecting Against Consumer Fraud: 87% met, 22% extremely/very important
- Finding the Best Deals and Discounts: 71% met, 19% extremely/very important

Source: Core 3a-q. How important is each of the following in your life right now? Core 4a-h: Do you think you currently have everything you need in regards to [specific items of extreme/very importance]? See attached annotated survey for a list of items. Base for Everything They Need is those who said issue was extremely/very important.
50+ Financial Concerns

Source: ECON4a-f. I’m going to read to you a list of financial issues that people sometimes worry about. Please tell me how worried you are about each of the following. See attached annotated survey for a list of items a-f.
50+ Financial Concerns

Worry About Financial Security Issues (n=400)

Protecting Themselves Against Identity Theft
- Extremely/Very Worried: 38%
- Somewhat Worried: 36%

Protecting Themselves Against Unfair and Deceptive Business Practices
- Extremely/Very Worried: 37%
- Somewhat Worried: 33%

Online Safety and Security
- Extremely/Very Worried: 30%
- Somewhat Worried: 37%

Finding the Best Deals and Discounts
- Extremely/Very Worried: 21%
- Somewhat Worried: 34%

Source: CONSUM1a-d. I’m going to read to you a list of consumer issues that people sometimes worry about. Please tell me how worried you are about each of the following. See attached annotated survey for a list of items a-d.
50+ Consumer Protection

Actions Taken in Past Year (n=400)

- Shredded or Destroyed Financial Statements: 81% Yes, 19% No
- Reviewed Credit Card and Other Financial Statements: 75% Yes, 24% No
- Limited Number of Identification Cards Carried: 69% Yes, 29% No
- Told Credit Bureaus Did Not Want Unsolicited Offers: 43% Yes, 55% No
- Reviewed Credit Report: 59% Yes, 40% No

Source: CONSUM2a-e. In the past year have you [insert items a through e]? See attached annotated survey for a list of items a-e.
50+ Community Concerns

Current Home Accommodations (n=400)

<table>
<thead>
<tr>
<th>Accommodation</th>
<th>Yes (%)</th>
<th>No (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>A Full Bath on the Main Level</td>
<td>84</td>
<td>14</td>
</tr>
<tr>
<td>A Bedroom on the Main Level</td>
<td>84</td>
<td>15</td>
</tr>
<tr>
<td>A Half Bath on the Main Level</td>
<td>63</td>
<td>36</td>
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<tr>
<td>A Sidewalk in Front of Your Home</td>
<td>51</td>
<td>49</td>
</tr>
<tr>
<td>Doorways that are Wider than Standard</td>
<td>56</td>
<td>44</td>
</tr>
<tr>
<td>An Entrance Without Steps</td>
<td>61</td>
<td>39</td>
</tr>
<tr>
<td>Door Handles that are Levers Instead of Knobs</td>
<td>68</td>
<td>32</td>
</tr>
</tbody>
</table>

Source: COMM4a-g. Thinking about your current home, does it have [insert items a through g]? See attached annotated survey for a list of items a-g.
50+ Health Care Concerns

Current Health Care Coverage (n=400)

- Self or Spouse's Current or Previous Employer: 45%
- Medicare Plus Private Health Insurance Plan: 25%
- Medicare Only: 9%
- Individual Purchased Plan Not Through an Employer: 8%
- I Do Not Have Health Care Coverage at this Time: 10%
- Some Other Way: 6%
- Not Sure/Refused: 1%

Source: HC1. Which of the following best describes your health care coverage situation?
Importance of Home- and Community-Based Services (n=400)

- **Very Important, 38%**
- **Extremely Important, 35%**
- **Somewhat Important, 19%**
- **Not Very Important, 3%**
- **Not At All Important, 5%**

Source: HLTC1. How important is it to you that home and community-based services, such as home health care, personal care, adult day health services and transportation, be available in your community?
Ease of Finding Long-Term Care (n=400)

Within a Reasonable Distance from Home:
- Very/Somewhat Easy: 50%
- Neither Easy nor Hard: 11%
- Very/Somewhat Hard: 35%

When Needed:
- Very/Somewhat Easy: 47%
- Neither Easy nor Hard: 7%
- Very/Somewhat Hard: 41%

That is Affordable:
- Very/Somewhat Easy: 34%
- Neither Easy nor Hard: 6%
- Very/Somewhat Hard: 52%

Source: HLTC5a-c. If you needed long-term care services in your community for you or a family member, how easy or hard do you think it would be to find the appropriate long term care [insert items a through c]? See attached annotated survey for a list of items a-c.
50+ Transportation

Frequency of Missing Activities Because of Limited Driving
(n=400)

- Never, 48%
- Frequently, 14%
- Occasionally, 14%
- Rarely, 24%

Source: TRANS5. How often do you miss an activity that you would like to do because you limit your driving or do not drive? Would you say you frequently, occasionally, rarely or never miss an activity?
Volunteered in Past Year (n=400)

• Over half of Georgians have volunteered in the past year.

Source: VOL2. In the past 12 months, have you ever volunteered for a nonprofit organization, a charity, school, hospital, religious organization, neighborhood association, civic or any other group?
Preferred Ways to Volunteer (n=229)

- Self-Directed: 45%
- At Regular Recurring Times: 29%
- On an On-Call Basis: 19%
- Some Other Way: 4%
- Not sure / Refused: 3%

Source: VOL3. Which of the following best describes how you prefer to volunteer? Base: Respondents who volunteered in the last 12 months.
50+ Survey Sample Demographics (n=400)

**AGE**
- 50-59: 50%
- 60-74: 36%
- 75+: 13%

**GENDER**
- Male: 46%
- Female: 54%

**DISABILITY**
- Yes: 34%
- No: 65%

**RACE**
- White: 72%
- Black: 25%
- Alaskan Native: <.5%
- Asian: <.5%
- Other: 2%

**ETHNICITY**
- Hispanic/Latino: 3%

**HOUSEHOLD INCOME**
- <30K: 36%
- 30K - <50K: 21%
- 50K - <75K: 13%
- 75K+: 13%
### 50+ Survey Sample Demographics (n=400)

<table>
<thead>
<tr>
<th>PARTY AFFILIATION</th>
<th>Democrat</th>
<th>Republican</th>
<th>Independent</th>
<th>Other</th>
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<tr>
<td></td>
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<td>35%</td>
<td>17%</td>
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<tr>
<th>AARP MEMBERSHIP</th>
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<tr>
<td></td>
<td>36%</td>
<td>63%</td>
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<table>
<thead>
<tr>
<th>EMPLOYMENT</th>
<th>Employed</th>
<th>Retired</th>
<th>Unemployed</th>
<th>Other</th>
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<tbody>
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<td></td>
<td>40%</td>
<td>44%</td>
<td>6%</td>
<td>10%</td>
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<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>&lt;HS Diploma</th>
<th>HS Grad</th>
<th>Some College/Assoc.</th>
<th>Bachelor's</th>
<th>Graduate+/Professional</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>21%</td>
<td>13%</td>
<td>25%</td>
<td>14%</td>
<td>15%</td>
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**Research & Strategic Analysis**

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CONTACT

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AARP is a nonprofit, nonpartisan organization with a membership that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world’s largest-circulation magazine with over 35.1 million readers; AARP Bulletin, the go-to news source for AARP’s millions of members and Americans 50+; AARP VIVA, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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